LANDMARK
IFA LIMITED
An Employee-owned Company

WELCOME TO LANDMARK

Being independent financial advisers, with years of experience from all across the financial sector, our team is well placed to ensure we find the right solutions for you.

CONTENTS

FROM VISION TO REALITY

When we launched in 2004, our vision was to create a financial planning and wealth management business with a focus on building long-term trusted relationships with our investor clients.

This vision has become a reality. We have an adviser and support team of over 70 (as at July 2026) and we continue to grow, both in terms of staff and in terms of client numbers. We now have over £1billion of client assets under our advice

Kevin Mullins, Founder

OUR PLANNING PROCESS

Landmark's mission is to give its clients the best financial planning advice possible. Our planning process is designed to give our clients a set of bespoke recommendations to make the most of increasingly sophisticated financial markets.

GATHER INFORMATION*

We record your basic facts and discover your attitudes towards financial planning concepts.

SET GOALS

We discuss with you what it is you are hoping to achieve and any appropriate timescales.

ESTABLISH PRIORITIES

You will tell us what's most important to you so that we can concentrate our efforts on your key priorities.

CONFIRM BUDGET

You will set a financial budget within which we will aim to deliver recommendations to help you meet your goals.

* So that we can recommend suitable products or services for you, it is important for us to gather information that is up to date, accurate and complete. Prior to making any recommendation we will undertake a suitability assessment to enable us to act in your best interests. Before we transact, we will verify your identity.

CONDUCT RESEARCH

We will carry out research across the whole of the market to offer you the most suitable and most appropriate advice.

PROVIDE RECOMMENDATIONS

Our report and recommendations will set out the actions you need to take and the process involved.

IMPLEMENT PLANS

Once you are happy with our recommendations, we can agree on how best to implement them.

MONITOR PERFORMANCE

We will measure performance and report our findings to you.

REVIEW CIRCUMSTANCES

To ensure that your planning remains appropriate, we will reassess your needs in line with any changes to your circumstances.

OUR STATUS

The Financial Conduct Authority (FCA) classifies financial advice as either independent or restricted.

Independent Advice

As a firm of independent financial advisers, we're able to recommend all retail investment products and solutions from the entire market.

Restricted Advice

As the title implies, this type of adviser or firm is not able to access all financial products and will provide advice from only a narrow range of solutions, usually offered by a single bank or insurance company.

We are pleased to say we are qualified to offer independent advice.

FEE OPTIONS

Although your initial meeting with Landmark is at our cost, if you wanted to engage Landmark as your adviser, we would need to agree the services you required from us and the fees involved, as well as how you wished to pay for these services.

We offer two fee options: a Fixed Project Fee and an Asset Management Fee, as well as insurance products and a mortgage service. We also charge an Ongoing Advice Fee.

Fixed Project Fee

This is usually charged when Landmark is engaged to carry out a specific task and no ongoing advice is required. We will commence working on your behalf only when you have agreed a fixed fee and the scope of the work. This is payable by cheque, bank transfer or adviser charging (we take a percentage directly from your portfolio, which many of our clients find convenient).

Asset Management Fee

This fee is linked to the value of assets upon which we are engaged to advise. There are two stages to this process. First, we will gather all necessary information, write a report and offer you our recommendations. Our typical fee for this report is 1.5% of the value of the assets upon which we provide recommendations. This fee can be paid by cheque, bank transfer or adviser charging.

The second stage, implementation of our recommendations, is charged typically at 1.5% of the value of the assets advised upon and this can also be paid by cheque, bank transfer or adviser charging. The combined charges for Stages 1 and 2 will not exceed 2%.

In monetary terms, if we're advising on an investment of £100,000, our fee to produce the report and recommendations would be up to £1,500. If you then request that we implement our recommendations, a further fee of up to £1,500 will be payable, but please note that steps 1 and 2 combined would not exceed £2,000 based on the above £100,000 example.

Ongoing Advice Fee

Most clients wish to ensure ongoing suitability of our advice and retain us to provide an ongoing service. This is typically charged at 1% a year of the value of the assets we're reporting on. For example, if we're managing £100,000 worth of assets, the typical fee will be £1,000 a year.

Insurance Products

Having assessed your needs, we are able to arrange protection policies from a range of insurers. We will supply you with a separate document explaining our services and the costs, and you will receive a quotation specifying the amount we will receive.

Mortgages (Including Equity Release)

We offer a whole-of-market mortgage service. Our standard charge for sourcing and arranging a mortgage is £500 and for equity release £1,200, and we may also be paid a fee by the lender. We will supply you with separate documentation explaining our services and the costs involved, and you will receive a quotation specifying the amount we will receive.

YOUR RIGHTS

Landmark must categorise you to give you the appropriate level of regulatory protection. Normally, we treat individual clients as 'retail clients' for both investment business and insurance purposes.

This means you are afforded the highest level of protection under the regulatory system and should have the right to take any complaint to the Financial Ombudsman Service. Clients such as listed companies, larger partnerships and trusts may not have rights under either the Financial Ombudsman Service or the Financial Services Compensation Scheme.

Investment Risks

Please be aware that the value of your investments can fall as well as rise and that you may not get back the full amount invested. The price of investments we recommend may vary according to fluctuations in the financial markets or other economic factors that are outside our control. Past performance is not necessarily a guide to future performance. We will confirm any specific warnings relevant to investments or investment strategies we recommend in your personal Suitability Report.

Contract Cancellation Rights

We will inform you of your statutory right to cancel. Regulatory Directives normally grant you 30 days in which you may cancel a life or pension contract and 14 days for most other policies. However, there will be occasions where no statutory rights are granted. In any such circumstances, this will be explained before any contract is concluded.

In most instances, you will not be able to exercise a right to cancel a mortgage contract unless the contract is concluded at a distance (i.e. there has been no face-to-face advice), in which case you may have a 14-day cancellation period.

Information on your right to cancel or whether there is no right to cancel and any other termination rights and penalties will be covered in the relevant product disclosure information you will receive before the conclusion of any contract.

Material Interest

We offer independent financial advice, but occasionally situations may arise where we or one of our other clients have some form of interest in business transacted for you. If this happens or if we become aware our interests or those of one of our other clients conflict with your interests, we will write to you and obtain your consent before we carry out your instructions, detailing the steps we will take to ensure fair treatment for you.

Complaints

We always strive to give the highest possible standards of service and advice. However, if things do go wrong and you wish to make a complaint about the service or advice you receive, please contact the Compliance Officer at our registered office (see back cover).

If you are not satisfied with our investigation and response, you may then have the right to refer your complaint to the Financial Ombudsman Service (FOS email address: complaint.info @financial-ombudsman.org.uk).

Data Protection

The information provided to us is subject to the GDPR law of 25th May 2018. Please refer to our privacy policy for full details of how your data will be used.

To ensure we carry out your instructions accurately, to help us continually improve our service and in the interests of security we will record and we may monitor your telephone conversations with us.

Copies of our telephone recordings will be available on request, for a period of five years after the date the recording was made.

You may be assured that we, or any company associated with us, will treat all personal data as confidential and we will not process it other than for legitimate purposes. Steps will be taken to ensure that the information is accurate, up to date and not kept for longer than is necessary. Measures will also be taken to safeguard against unauthorised or unlawful processing, accidental loss, damage or destruction of the data.

Subject to certain exceptions, you are entitled to have access to your personal and sensitive data held by us, for which you may be charged a fee.

Compensation Scheme

The Financial Services Compensation Scheme (FSCS) is the UK's statutory compensation fund for customers of authorised financial services firms who are unable to pay claims against them, usually because they have gone out of business. You may be able to claim compensation from the FSCS if we can't meet our obligations. The amount of compensation available will depend on the type of business and the circumstances of the claim.

We can provide more specific information on request, but as a guide:

Investments:
Eligible claims related to most types of investment business are covered for 100% of a claim up to a maximum of £120,000 per person per firm.

Insurance:
In the majority of cases, eligible claims related to advising and arranging of protection products are covered for either 90% or 100% of the claim, without any upper limit.

Further information is available from the FSCS at **www.fscs.org.uk.**

Law

These Terms of Business are governed by and shall be construed in accordance with English Law and the parties shall submit to the exclusive jurisdiction of the English Courts.

Termination

Either you or we may terminate our authority to act on your behalf at any time and without penalty. Notice must be given in writing and will take effect from the date of receipt but without prejudice to the completion of transactions already initiated.

Unless otherwise agreed, you will be liable to pay for any transactions effected before termination and a due proportion of any period charges for services provided to the date of termination.

KEY INFORMATION

Landmark will only act for you if we're certain we can help and that you understand and agree our scope of work and fees.

For your protection, Landmark holds and will maintain professional indemnity insurance.

We don't handle clients' money, unless it's to pay an invoice you've received from us – and we never handle cash.

We're proud to be independent financial advisers. It allows us to choose financial products and solutions from the entire market – and that means we can find the right investments for you. We always act in the best interests of our clients and we're not tied to any single bank or insurance company.

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