REGULATORY DOCUMENT

COMBINED INITIAL DISCLOSURE DOCUMENT.

Key facts about our services & costs. Suggested reading before your first meeting with Evergreen Private Wealth.

EVERGREEN
PRIVATE WEALTH

VERSION 1 · 2026
EVERGREENPRIVATEWEALTH.CO.UK

ABOUT THIS DOCUMENT.

This document explains the service Evergreen Private Wealth offers, who regulates us, what our advice costs, and how to raise a concern if we ever fall short of what you expected. It should sit alongside our Client Agreement (Terms of Business) which you will be asked to sign before any work begins.

The Financial Conduct Authority (FCA) requires every regulated firm to put this information in writing before you commit to working with us. The format is theirs; the voice is ours.

KEY FACTS ABOUT OUR SERVICES & COSTS

Evergreen Private Wealth is a trading name of **Webb Wealth Management Limited**. Registered in England & Wales under company number **13524471**. Webb Wealth Management Limited is an appointed representative of **ValidPath Limited**, which is authorised and regulated by the Financial Conduct Authority, firm reference number **197107**. Both ValidPath Limited and Evergreen Private Wealth are independent.

01 THE FINANCIAL CONDUCT AUTHORITY (FCA).

The FCA is the independent watchdog that regulates financial services in the United Kingdom. ValidPath Limited is authorised and regulated by the FCA; Evergreen Private Wealth operates as ValidPath's appointed representative and conducts its activities under ValidPath's authorisation and supervision.

02 WHOSE PRODUCTS DO WE OFFER?

INVESTMENT

Please refer to section 03 of this document.

INSURANCE & PROTECTION

■ We advise on insurance on a **whole of market** basis. This covers term assurance, mortgage protection, critical illness, income protection and private medical insurance.

HOME FINANCE PRODUCTS · MORTGAGES & EQUITY RELEASE

■ We **do not offer** regulated mortgage contracts, lifetime mortgages, home reversion plans or equity release products. Where these are needed alongside a financial plan we will refer you to a specialist mortgage adviser.

03 THE SERVICE EVERGREEN PRIVATE WEALTH OFFERS & WHAT OUR ADVICE COSTS

INDEPENDENT ADVICE

■ All advice and products recommended by Evergreen Private Wealth are provided on an **independent** basis. This covers the spectrum of investment and protection business and excludes mortgage and home finance products, for which we will refer you to a specialist.

Our recommendations are based upon a comprehensive and fair analysis of the market. We hold no shares in any product provider and have no sales targets.

Tim Webb personally leads every engagement. He is a Chartered Financial Planner with the Chartered Insurance Institute (CII), a Chartered Fellow of the Chartered Institute for Securities & Investment (CISI), and an FCA-approved Pension Transfer Specialist.

Although Tim is a Pension Transfer Specialist, and qualified to identify the need for Defined Benefit Transfers, if it becomes evident that this is the most appropriate route for you, we will, with your consent, refer you to another suitably qualified specialist.

04 WHAT WILL YOU HAVE TO PAY US FOR OUR SERVICES?

We charge for our services according to the summary below. We will discuss payment options with you and answer any questions you have.

We will not charge you until we have agreed with you, in writing, how we are to be paid.

Your first conversation with Evergreen, the **Exploration Meeting**, is complimentary and is typically conducted via video call.

ADVISED SERVICES · FEE SUMMARY

STAGE	WHAT IT COVERS	FEE
Planning	A full financial plan: analysis of existing arrangements, cashflow modelling, and a written set of recommendations you own outright. The higher fee applies where there are five or more policies to review, inheritance tax planning is required, or retirement planning is needed within three years of the planned retirement date. £997 is credited against the implementation fee if you go on to become a client.	£997 £1,497 FOR COMPLEX SITUATIONS
Implementation	Executing the plan: establishing pensions, investments and protection; transferring legacy arrangements. £997 of your planning fee is deducted from this charge.	1.5% ON THE FIRST £250,000 1.0% ON THE NEXT £750,000
Ongoing	We have different ongoing service options to meet varying client needs. See the table below for further information. We would find the right option for you as part of our work together.	0.60% TO 0.90% PER ANNUM BY SERVICE TIER

ONGOING SERVICE TIERS

ONGOING SERVICE	FOUNDATION CLIENT 0.60% per annum	PRIVATE CLIENT 0.75% pa below £1m 0.50% pa above £1m	PREMIER CLIENT 0.90% pa below £1m 0.50% pa above £1m
Annual Review	✓	✓	✓
Assessment of ongoing suitability of arrangements	✓	✓	✓
Access to your adviser and/or support team at any time between review meetings	✓	✓	✓
2nd Opinion Service	✓	✓	✓
Cashflow Model Updates	–	✓	✓
Referral Benefits*	–	✓	✓
Quarterly Newsletter	–	–	✓
6-Monthly Review	–	–	✓

**Referral benefits: When someone you refer goes on to become a client, they will receive an additional £499 reduction to their implementation fee, and we will pay you £499 as a thank you for the referral. Full terms provided on request.*

WORKED EXAMPLE

INVESTMENT OF £500,000 IMPLEMENTED & REVIEWED ANNUALLY

PLANNING	£997, paid on receipt of the written plan, then credited against the implementation fee. For more complex situations the planning fee is £1,497, of which £997 is credited.
IMPLEMENTATION	1.5% of the first £250,000 (£3,750) + 1.0% of the next £250,000 (£2,500) = £6,250, less the £997 planning fee already paid = £5,253, paid on completion
ONGOING	Depending on your service tier: Foundation Client 0.60% (£3,000 per annum), Private Client 0.75% (£3,750 per annum), or Premier Client 0.90% (£4,500 per annum), in monthly instalments

Figures shown are an illustration based on a single point in time. Actual fees depend on the value of your portfolio and will be set out in your Client Agreement before any work begins.

PAYMENT OPTIONS

- **Single payment by invoice.** Settled within 30 days of the invoice date. Whether or not a product is purchased, an adviser charge becomes payable for our advice and services on completion of the work.
- **Adviser charge deducted from product.** Where a financial product is recommended and put in place, we can arrange for the adviser charge to be deducted from that product and paid to us directly by the provider. You pay nothing to us up front, but the service is not free. The deduction reduces the amount left invested. We will set the terms out in your Client Agreement (Terms of Business).
- **Ongoing service.** An annual retainer (charged monthly) is taken from the product to cover the review meetings, tax planning and the ongoing stewardship described above.

INSURANCE FEES

No separate fee for advice and implementation in relation to the insurance products listed in section 02. You will receive a quotation that confirms any commission payable and any other fees relating to a particular insurance policy. Any commission received by Evergreen on a recommended insurance product is disclosed in writing before the policy goes ahead.

05 WHO REGULATES US?

Evergreen Private Wealth is a trading name of **Webb Wealth Management Limited** which is an appointed representative of **ValidPath Limited**, The Maltings, East Tyndall Street, Cardiff, CF24 5EA, which is authorised and regulated by the Financial Conduct Authority under **firm reference number 197107**.

ValidPath Limited's permitted business is investment, protection, pensions and mortgage intermediation, and ValidPath is the entity regulated by the FCA. Evergreen Private Wealth operates under ValidPath's authorisation.

You can check our regulatory status on the FCA's register by visiting www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

06 HOW DO YOU RAISE A CONCERN?

If at any time you would like to discuss with us how our service could be improved, or if you are dissatisfied for any reason, please contact us at hello@evergreenprivatewealth.co.uk or on 01480 595000. We will do our utmost to resolve the position quickly and fairly.

If you have a complaint about financial loss, material inconvenience or material distress and we cannot resolve it, please refer the matter to the Complaints Officer at ValidPath Limited, Complaints Department, The Maltings, East Tyndall Street, Cardiff, CF24 5EA. Should you remain unsatisfied, you may refer the matter to the **Financial Ombudsman Service** within six months of the date of their letter.

We reserve the right to reclaim costs and expenses reasonably incurred by the Firm or ValidPath Limited in defending any complaints to the Ombudsman or Courts or similar system which are of a frivolous or vexatious nature. This applies to circumstances surrounding any products or advice given from this point, as well as previously. If the complaint is not upheld, we will recover whatever costs, if any, are allowed.

07 ARE THE PRODUCTS YOU RECOMMEND COVERED BY THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)?

The products we recommend are typically covered by the FSCS, with the exception of some offshore products. The FSCS covers the underlying products held with the providers we recommend rather than Evergreen Private Wealth itself. You may be entitled to compensation from the scheme if a provider cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Typical examples follow:

INVESTMENT / PENSION ADVICE

UP TO £85,000

Up to £85,000 per person per firm, if the firm fails after 1 April 2019.

DEPOSITS

UP TO £120,000

Up to £120,000 per person per authorised firm; joint accounts up to £240,000.

INSURANCE ADVICE

90% OR 100%

90% or 100% of the insurance policy, depending on the type of insurance, if the firm fails after 8 October 2020.

Further information about FSCS arrangements is available at www.fscs.org.uk.

Our authorising Network (ValidPath Limited) holds compliant Professional Indemnity Insurance that satisfies FCA requirements.

GET IN TOUCH.

The first conversation with Evergreen, the **Exploration Meeting**, is complimentary and is typically conducted via video call. 60–90 minutes. No fee, no obligation.

BY TELEPHONE

01480 595000

Weekdays, 9am – 5.30pm

BY EMAIL

HELLO@EVERGREENPRIVATEWEALTH.CO.UK

We reply within one working day

BY POST

CAMBRIDGESHIRE

Evergreen Private Wealth, Gibson House, Ermine Business Park, Huntingdon, Cambridgeshire
PE29 6XU

IMPORTANT REGULATORY INFORMATION

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Webb Wealth Management Limited is registered in England and Wales, company number **13524471**. Registered address: 9a Leicester Road, Blaby, Leicestershire, LE8 4GR.