

FEES	
PHASES 1- 4 : knowing you, your goals and your planning objectives	
We charge an initial one off fee, subject to a minimum of £550 . The amount charged, which may be subject to VAT, will depend on the complexity of the planning needed to advise you appropriately as this determines the time involved, the level of expertise and research required. This fee is payable once we have completed and provided our Report setting out our advice and recommendations.	
PHASE 5 : Implementation	
Fees at the implementation stage can be paid either via separate invoice or by agreement as a deduction from any sums being invested. PLEASE NOTE : Fees not payable by deduction from the sums invested, and therefore invoiced separately, may be chargeable to VAT. All fees are disclosed in writing before the implementation of any planning	
Example of typical fees	
<ul style="list-style-type: none"> – Lump sum investments (including pensions) : <ul style="list-style-type: none"> • Up to £75,000 : a fee equivalent to 3% of the sum invested • The next £75,000 - £150,000 = a fee equivalent to 1.5% of the sum invested • The next £150,000 - £250,000 = a fee equivalent to 1% of the sum invested • Then £250,000 or more a fee equivalent to 0.5% of the sum invested – For regular premium investment related contracts, the fees charged will depend on the size of the premiums being paid and the type and term of the contract. Typically, the fees can either be deducted from the premiums paid in the 1st 1-2 years of the contract or, if preferred invoiced and paid separately. – Please note: currently, we do not offer a fee equivalent for commissions paid in respect of any protection-related products, including annuities. 	
PHASE 6 : Reviews	
The regular monitoring of your financial planning depends on the agreed level of service. This will be established during Phases 1 – 4.	
SERVICE LEVELS	
The servicing fees for regular reviews depend on the level of service chosen. We offer three different levels of client service: Basic, Standard and Premium . Part or all of the following service fees may be provided by any ongoing fund based fees/commission we receive which are currently 0.50% - 1% pa of the value of the funds under management. If these are insufficient to meet our minimum fee level, we will discuss with you how the balance will be paid. Please note : if service level fees are being paid separately by invoice, VAT will be charged.	
BASIC	<p>Our charge for this service level £240 pa.</p> <p>We maintain the agency for any transactions we have undertaken on your behalf and you may ask us for valuations at any time. We will provide ongoing financial planning services or reviews only by request and the cost of these, not covered by the annual £240 charge, will be agreed with you at that time.</p>
STANDARD	<p>Our minimum charge for this service level is £600 pa.</p> <p>As with the Basic service level, we maintain the agency for any transactions we have undertaken on your behalf, but we also undertake to keep your file updated as your financial planning requirements evolve. We provide, as a minimum, an annual review of your planning to ensure that any recommendations we have made continue to be suitable for your circumstances and to ensure you are on track to achieve your financial planning objectives.</p>
PREMIUM	<p>Our minimum charge for this service level is £1,200 pa.</p> <p>The services provided are as for the Standard level of service, but the reviews are held more regularly, by arrangement. We also <i>proactively</i> provide you with information about alternative planning strategies and products appropriate to your financial circumstances and planning goals. Most clients who opt for this level of service have planning requirements that are of a reasonably complex nature.</p>
Please Note: For both the Standard and Premium service levels, the ongoing fees charged will depend on the complexity of your planning. All service level fees will be kept under annual review.	