

# Services and Costs

Information about our services and how we charge for these.

## Financial Planning Service

This service is suitable for those who require a one off review of their financial affairs. Fixed fee of £500.

For this fee, we will:

- Establish and prioritise your goals for short, medium and long term
- Obtain full details of your assets, including investments, pensions and other policies. Examine these to ensure we have a full understanding of their structure, tax position and identify whether they are appropriate for your circumstances
- Obtain full details of your liabilities, including loans and mortgage. Examine then to identify whether it is in your best interest for these to be retained, restructured or repaid.
- Obtain full details of your income and expenditure.
- Build a net worth which incorporates your assets and abilities together with an in-depth analysis of your income and expenditure
- Analyse the impact of an adverse event such as death or disability and the effect this would have on your cashflow position.
- Identify any estate planning issues
- Identify any tax planning strategies
- Identify any other areas which require attention

Fixed fee service subject to the event where other complexities are involved where a separate fee would be provided prior to engagement.

## Investment Portfolio Service

This service is suitable for those who wish to put in place an investment portfolio, whether this be in individual, trust or corporate. Our initial advice will be based on your requirements and circumstances at that time. We will not check that any initial advice is still suitable for you at a later date unless you ask us specifically to do so.

Initial fee of 3%, subject to a minimum of £500

The initial fee will cover:

- Any initial meetings and communication.
- Fact finding process which will include understanding your objectives and your requirements.
- Agreement of planning assumptions and timeframes.
- Risk profiling, which will include understanding how you feel about investment risk and loss.
- Construction of an investment strategy in line with the above.
- Arranging and implementing your investment portfolio.

## Ongoing Service

This service is based on a percentage of your investments. In addition to our initial service you could ask us to undertake further services on an ongoing basis. The fee is based on the value of your investment portfolio holdings and are paid monthly via the product provider or annually in advance as a one off payment.

Ongoing fee of 0.74% per annum.

The ongoing fee will cover:

- Review consultations where appropriate
- Online access to portfolio valuations
- Newsletters
- Access to an investment adviser during office hours
- Proactive advice and communication in relation to the managed investments and portfolio
- Telephone and email support
- Annual updates direct from your investment provider.
- Ongoing monitoring and management of investment funds (discretionary clients only)
- Bi-annual statements and performance reports (discretionary clients only)

## Examples of costs

For an investment of £100,000 the initial fee would be £3,000. The ongoing service fee would be £740 per annum paid monthly once the portfolio is set up.

### Pension Planning Service

This service is suitable for those who require a one off review of their existing pensions. £500 per policy

For this fee, we will:

- Investigate your existing pensions
- Recommend any action that should be taken, eg. switch of pension to consolidate existing pension schemes.
- Undertake any resulting administration

#### Example of costs

Three pension policies would cost £1,500 for the service.  
 $£500 \times 3 = £1,500$ .

### Pension Support Service

The service is perfect for any ad hoc pension matters such as benefits update, expression of wishes, lifetime allowance review. Matters relating to Pension Drawdown will be individually quoted.

£150 per transaction

For this fee, we will:

- Consider the appropriateness and potential outcomes of taking the requested action
- Consider the tax implications of taking the requested action
- Communicate your instructions of taking the requested action
- Liaise with your pension provider(s) to ensure the requested action is completed
- Collate the necessary information for appropriate calculations to be undertaken, relay the findings to you and record action, if required.

#### Example of costs

Therefore if you wish to take your tax free cash the fee would be £150, or if you wish to take your tax free cash and review your expression of wish the fee will be £300.

### Personal / Family Protection Service

These services are suitable for those looking for the best way to protect themselves and / or their families, e.g through critical illness, income protection and life cover. For those looking to maximise the potential income from their pension by way of an annuity.

Commission based service where we receive remuneration from the provider/s.

### Mortgage and Lending Services

Fixed fee and commission based service

- £250 for first charge residential mortgages, buy to let, further advances or remortgage applications. £500 for second charge mortgages
- £500 for mortgages with impaired credit profiles
- £750 for equity release and lifetime mortgages