
FEES AND SERVICES

OUR INVESTMENT SERVICES AND COSTS

We provide you with an initial consultation at our cost. This helps us to understand your financial objectives and will confirm how we can support you in working towards these. We will also discuss the cost, and levels, of our services both initially and throughout our relationship with you.

We charge our services by way of a fee. These fees are based on a percentage of the amount you invest or the pieces of work we undertake for you.

If you pay for our services directly, we accept payment by cheque or bank transfer (but we do not accept cash as payment).

INVESTMENT SERVICES OFFERED

There are separate charges for two distinct stages of service which we offer:

1) INITIAL SERVICE (ONE OFF PAYMENT)

FINANCIAL REVIEW AND RECOMMENDATIONS

This can be a continuation from the initial discussion, where agreed, or a further appointment. This process covers the:

- gathering of information about your existing financial arrangements and full personal circumstances;
- understanding of your investment knowledge and attitude and tolerance towards investment risk;
- recommendation of an asset allocation model that matches your risk profile and the subsequent assessment and suitability of any existing holdings;
- preparation of our recommendations to you;
- arranging a second appointment to explain and discuss our recommendations in detail.

POLICY ARRANGEMENT AND IMPLEMENTATION

Should you instruct us, preferably in writing, to proceed with any of our recommendations we will act for you in the following ways:

- handle all fund and policy administration on your behalf;
- ensure all your documents are issued in line with your expectations;
- provide confirmation of all actions taken on your behalf in writing.

2) ONGOING SERVICE

ONGOING REVIEWS AND CHANGES TO EXISTING INVESTMENTS

We will discuss the full range of our on-going services during our initial consultation. These services include, but are not limited to, providing you with:

- structured reviews focused around your goals;
- assessment of your circumstances and any changes to your plans that are needed (implementation of any changes may be chargeable and will be agreed in advance);
- regular market updates and information regarding your holdings.

CHARGING STRUCTURE - INVESTMENT

INITIAL SERVICE

Initial meeting	no cost
Financial review and recommendations	£100
Pensions research	£200 per policy
Non-pension investment research (S&S ISAs, GIAs)	£200 total

Policy arrangement and implementation	<£100,000	2.00%
	£100,000+	1.00%

This payment can either be taken from your investment upon receipt by the policy provider or paid directly by you. If this payment is being paid directly by you, we will issue an invoice prior to the investment. We request full payment of the invoice amount within 7 days of issue.

ONGOING SERVICE

Ongoing service charge (per annum)	0.75%*
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*Minimum £295 per annum.

We will formally review your situation annually. In your annual review we will assess the suitability of your investments, and we will consider changes to your:

- Circumstances and goals;
- Knowledge and experience;
- Financial situation including your ability to bear losses; and
- Attitude to risk.

If there is a change in your circumstances that may impact your financial planning in between annual reviews, please let us know.

Our charge is 0.75% per annum based on the value of your investment(s), usually on a monthly basis, and paid pro rata on a regular basis (usually monthly) in arrears. Therefore, if the value of your investment(s) totalled £50,000 our yearly fees would be £375. The amount you pay will fluctuate with the value of your investment; if your investment increases in value the amount you pay us will also increase and if your investment falls in value the amount you pay us will reduce.

The charges listed above can be deducted from your investments or paid directly by you. You should note that when paid through the investments it may reduce your personal tax thresholds and/or exemption levels. Where this happens we will discuss it with you and confirm it in your personal recommendation report.

Should you decide to cancel our agreement to provide on-going services you must provide written confirmation of your decision and we will cease payments for these services within 21 business days and after collection of any due proportion of any period charges.

AD HOC ADVICE – HOURLY RATE

In some circumstances an hourly rate service will be more appropriate. Before commencing chargeable work based on an hourly rate, we will inform you of the number of hours we will allocate for the piece of work, and will invoice you for this amount. We request payment within 7 days of issue. Our hourly rate is as follows:

Financial Planning Consultant	£250 per hour
Administrator	£85 per hour

OUR INSURANCE SERVICES AND COSTS

We will advise and make a recommendation for you after we have assessed your needs for all non-investment insurance products that we deal with.

There is no fee for advising and / or arranging Term Assurance, Critical Illness Insurance, Private Medical Insurance, Permanent Health Insurance, Buildings and/or Contents Insurance, Accident, Sickness and Unemployment Insurance. We will be paid commission based on the premium for any policy arranged. You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.