

Menu for Services (Stand Alone Services)

SERVICES	DESCRIPTION
Initial Meeting (Up to 1 hour)	Initial discovery meeting at our expense, depending on travelling distance if being held at your home.
Financial Planning Report	£695* (there may also be a complexity factor cost applied), includes fact find, research, quotes etc. Should any business be transacted from this report, the cost will be offset against the implementation fee. This report will cover all areas including: pensions, investments, protection and estate planning.
Cash Flow/Strategic Planning	Using sophisticated modelling techniques we can forecast pre and post retirement scenarios highlighting shortfalls and surpluses in your planning.
Mortgage Review / Report	A fee of 0.5% of the mortgage loan, subject to a minimum fee of £495*. Of which £395 is payable on application, with the remainder payable on completion of the mortgage. For example, if you take out a loan of £150,000 you will pay £395 upfront and £355 on completion ($0.5\% \times £150,000 = £750$). Any commission received from a lender will be used to offset this fee. Any surplus commission would be refunded to you.
Implementation Fee Varies According to the Amounts Invested.	<p>3% of funds invested on the first £100,000 2% for the next £150,000 of funds invested Then 1% of funds invested over £250,000</p> <p>Example: If you invest a lump sum of £25,000 into a personal pension plan, we would charge an 'adviser charge' of 3% of the amount, which would mean an initial 'adviser charge' of £750 ($£25,000 \times 3\% = £750$).</p> <p>Or If you invest £150,000, we would charge an initial 'adviser charge' of £4,000 ($£100,000 \times 3\% + £50,000 \times 2\% = £4,000$)</p> <p>We will tell you how much the initial 'adviser charge' will be before you complete an investment, but you may ask for this information earlier.</p>

On-going Service Fee	<p>0.65% - 1.0% Depending on amount of work undertaken and/or Service level chosen.</p> <ul style="list-style-type: none"> • Choices Service fee - 0.65% Min Fee £360 pa • Aspire Service fee - 0.75% Min Fee £720 pa • Lifeplan Service fee - 1.0% Min Fee £1200 pa <p>The figures shown are a percentage of the funds under review. See individual service sheets for more details</p>