

# SCALE OF FEES

(If VAT is applicable, you will be advised but most of our work is exempt)

## PART ONE – SPECIFICALLY AGREED WORK

### Hourly Rates

(minimum charge unit 15 minutes)

Charged for research, regulatory compliance work, ad hoc reports and work resulting in transactions following reviews – all “initial” commissions will be refunded to the investment or set off against our fees.

#### FINANCIAL PLANNING

£120/£150 per hour

For time spent exclusively on your behalf by a qualified and authorised Adviser/Chartered Financial Planner, (eg meetings, emails and calls with you, research and analysis, report review, editing and re-writing). Where preparatory and administration work is done by support staff, the lower rate shown below will be charged.

#### ADMINISTRATION/RESEARCH ONLY

£50 per hour

For administration, research and report preparation only work, not requiring a fully qualified adviser (eg supplying information, valuations, copying documents).

### Project/Fixed Fee Work

A time based fee will be charged, with an estimate (which will not be exceeded without client permission) provided in advance. An average initial financial review will cost about £600 plus VAT.

## PART TWO – PRO-ACTIVE REVIEW AND RECOMMENDATION SERVICE

The rates on the next page assume that no trail commissions are received from investments. If trail commissions cannot be waived, a discount will be allowed relating to the annual amount of trail commission expected. For example, if a £100,000 investment placed by another adviser was best left in place with a provider paying 0.5% annual trail commission, the fees shown below would be discounted by £40 per month, as long as that investment remained unaltered.

## **A COMPREHENSIVE**

£100 per month

### **Service limited to 25 clients per advisor**

Includes:

- Comprehensive in depth portfolio report twice a year with full performance analysis
- Half yearly review meeting
- Option for quarterly meetings *if requested* at no extra charge
- Informative Newsletter twice a Year
- Advisers personal email and mobile phone contact points with out of hours assistance available
- Telephone advice free of further charge without limit
- Named deputy adviser
- *Any project/transactional work charged at 50% of hourly rate only. New ISA/Pension contributions processed free of charge.*

## **B HALF YEARLY REVIEW**

£60 per month

Includes:

- Simple portfolio report with commentary and recommendations twice a year
- Automatic Annual review meeting
- Half yearly meeting *pro-actively offered* at no extra charge
- Comprehensive/Enhanced portfolio report on request (for one off extra fee of £250/£350)
- Informative Newsletter twice a year
- Telephone advice free of further charge without limit

## **C ANNUAL REVIEW OR EMPLOYEE PENSION SCHEME MEMBER SUPPORT**

£30 per month

Includes:

- Annual Simple portfolio report
- Pension fund selection advice
- 2 hours of telephone advice on any financial matter included

## **ADD ON OPTIONS:**

Support for USP/Phased Retirement	£15 per month
Inclusion of spouse/partner	£10 per month
Higher Level Performance Analysis*	£20 per month

\*this is an enhanced version of our comprehensive report, provided twice a year. An example is available on request. "One off" enhanced reports may be purchased by clients subscribing to Category A or B service for an extra £100.

## Notes

1. Monthly fees are payable by standing order only, in arrears starting 3 months after completion of initial work - no minimum period.
2. The fees shown cover the review reporting required in respect of investments already in place and the selection of new investments on a regular basis but do NOT include processing and documentation to meet the requirements of the FSA associated with transactions resulting from review advice and/or proposals to buy new investments from clients.

However, at service level A the cost of handling new investments is discounted or waived as stated.

The price for the resulting post recommendation compliance work will be quoted on each occasion because the work required is quite variable in content. The documentation will be kept to the minimum required by the regulator or best practice, but such record keeping and the formal provision of written explanations and risk warnings are both sensible and unavoidable. It is also necessary to obtain, check and record contract notes and policies, even when using electronic dealing platforms.

3. No extra charge is made for travelling time or expenses where a home visit is required within the counties of Hampshire, Dorset, Wiltshire, Somerset and Surrey. For other journeys an extra charge will be quoted with the fee estimate. Public transport charges (eg to London or Isle of Wight) will be charged at cost.