



Our Fees

Your first meeting is free and with no obligation.

1. Initial Advice

We will agree a fixed fee for our advisory services which will depend upon the complexity of your situation and an estimate of the time the work is likely to take. This will typically be around £790 and payable upon delivery of the initial financial planning advice prior to any implementation if applicable.

2. Implementation - Initial Adviser Charges

Service	Fee
Setting up an Investment Account, ISA or Pension* (including first transfer)	£260
Subsequent transfers	£260
Other Services e.g. arranging a mortgage, annuity purchases, defined benefit pension transfers, setting up a protection policy etc.	P.O.A.

**N.B. Money Purchase Pensions only*

3. On-going Adviser Charges

Amount under management	% Charge p.a.
Up to £100K	0.50%
£101K - £200K	0.45%
£201K - £300K	0.40%
£301K - £400K	0.35%
£401K - £500	0.30%
on £501K+	P.O.A.

- The relevant percentage is applied to your overall investment.
- This is reviewed annually and adjusted if necessary to ensure that the amount of the on-going adviser charge is appropriate when compared with the cost of the services provided as indicated by your Services & Fee Agreement. Please feel free to ask for a specimen Services & Fee Agreement for more details.

*The Financial Planning Practice is authorised and regulated by the Financial Conduct Authority.
Registration number: 186705*

