

Typical Fees for Initial Advice and Specific Projects



All our services include an initial Discovery Session without charge or commitment. Following that session you will receive a Requirement Summary document confirming the fees applicable to your specific project before you commit. Our fees vary depending on the complexity of your circumstances and requirements, but we have included a menu of typical fees for popular services below.

- **Financial Freedom Plan:** From £3,995 to £5,995
- **Focused Review:** From £1,995 to £5,995
- **Accessing Pensions (including Annuity & Drawdown advice):** From £1,995 to £5,995
- **Investment Advice:** From £1,495 to £5,995
- **Full Financial Review:** from £3,995 to £5,995
- **Later Life Planning (including long-term care planning):** From £1,995 to £5,995.

Any investment, pension, insurance or long-term care product we recommended will be implemented as part of the service. We do not receive additional remuneration for putting these products in place and we make no additional charge to you.

Property Finance Consultancy: We will conduct initial research and provide you with details of options without charge or commitment. If you decide to proceed with our advice, the following fees apply:

Application Fee: An application fee of £295 is payable when you instruct us to submit a mortgage/loan application on your behalf. This fee is non-refundable.

Completion Fee: A completion fee is payable when your mortgage/loan advance completes. The nature of the transaction will determine the level of the fee:

- Residential/Buy to Let Property Purchase or Re-mortgage: £250
- Product Transfer: from £0 to £250 depending on whether the lender payment (see below) meets our minimum £250 fee.
- Equity Release/Lifetime Mortgage: £795
- Commercial/Bridging/Development Finance: £295

No completion fee will be charged if your mortgage/loan does not complete.

Lender Payment: We may receive a payment from the your lender if your mortgage/ loan completes. This lender payment is typically a percentage of the loan amount a. Example: a standard mortgage lender might pay a lender fee of 0.35%, which would be £350 on a £100,000 mortgage.

Insurance (Protection) Advice: Commission is usually factored in to the standard cost of insurance contracts. When we provide insurance advice we will confirm the amount of commission available when we issue quotes. If protection is recommended as part of your financial freedom plan or focused review, commission can either be rebated back in to the policy (thus reducing your insurance premium) or used to offset our fee depending on your preference.

Ongoing Service

Our aim is to be your trusted adviser over the long-term. Following the implementation of initial actions agreed as part of your plan, we will remain on hand to support you over time.

Our ongoing service can be tailored to meet your individual requirements, but will typically include:

- A regular review of your goals and objectives; ensuring we are fully apprised of your requirements means we are best placed to manage your affairs and identify opportunities.
- Ongoing scrutiny of the different elements of your financial plan to ensure you continue to achieving best value in an ever changing world, including ongoing assessment of the most appropriate tax wrappers, product types, product providers, fund managers, portfolio managers etc
- Continued access to adviser only portfolios/solutions; many investment solutions are only available to professional advisers authorised to give financial advice.
- Monitoring of your strategy against evolving goals and adjustments where appropriate.
- Updates to your cash flow model as appropriate, and use of the model as a decision making tool.

Where you have stocks and shares based investments and pensions that you would like us to manage on an ongoing basis, our investment management service fee is 0.5% of the value of your investment each year (minimum fee of £495 applies). Our fee is usually facilitated by your pension/investment provider and paid directly from your investment.

Where you do not have funds invested, or where significant additional work is required, a separate fee arrangement may be required. As an example, a standalone annual review service would typically cost £995 (£83 per month).