

Service Levels:	FLEXIBLE	STARTER (0.75%)	PREMIUM (1%)	ENTERPRISE
Suitable for:	Clients who require a one-off service with no further contact from either the administrators or adviser	Clients requiring a light touch service with low-level contact from the adviser	Clients requiring a more involved service, with more contact with your adviser.	Clients requiring more complex Estate, Tax & Retirement Planning
Minimum & Maximum Ongoing Fees		Minimum £500 pa and Maximum £5,000 pa	Minimum £995 pa and Maximum £10,000 pa	Fixed at £10,000 pa
Suitability Assessment (updated fact find, attitude to risk, capacity for loss, change in circumstances). We will issue you a report following our annual review which will confirm the results of our assessment and if relevant any updated recommendations	N/A	Review to be carried out by post via the administration office. If any additional advice is required a fee will be payable to the adviser making the recommendation (see below for provider/fund switch)	✓	✓
Annual Statement & Performance Report, Review of Funds	N/A	✓	✓	✓
Face to Face Meeting	N/A	Every 3 years	Annually	Annually
Online access for portfolio valuation	N/A	✓	✓	✓
Access to the Administration team should you need to in the meantime	N/A	✓	✓	✓
Access to your adviser should you need to in the meantime.	N/A	✓	✓	✓
This may include advice regarding planning for or imminent retirement, cashflow modelling, accessing funds efficiently, additional investments, Tax Planning, IHT Planning & Protection	N/A	Chargeable event minimum of £750 and Maximum of £1,250	✓	✓
Recommended Fund Switches	N/A	✓	✓	✓
Provider Switch	N/A	Chargeable administration event of £150	✓	✓
Implementation of Fund Switches	N/A	Chargeable administration event of £95 per fund	✓	✓
Pension Projections & Targets	N/A	✓	✓	✓
Additional Investments	N/A	Subject to our standard initial fees minimum and maximum apply	✓	✓
Retirement Planning Advice, Crystallisation, Withdrawals	N/A	Chargeable event for administration of £95	✓	✓
Tax Planning and implementation	N/A	Chargeable administration event of £95	✓	✓
Intergenerational Planning, Wills, Lasting Powers of Attorney & Estate Property Trusts	N/A	Subject to standard initial costs	Subject to standard initial costs	A discount of 10% of standard initial costs
Free Financial Review for your Children	N/A	N/A	N/A	✓
Free Mortgage Advice	N/A	N/A	N/A	✓
Discounted Mortgage advice for your dependants (50%)	N/A	N/A	N/A	✓
Discounted Accountancy fees	N/A	N/A	N/A	✓
WHAT I'VE GOT AND WHERE I KEEP IT (Includes storage box and option to upload to a secure portal)	N/A	£10 per box or two boxes for £15	£10 per box or two boxes for £15	✓
Cashflow Modelling	N/A	Chargeable administration event £95.00	✓	✓
Dealing with Assets on Death	N/A	£1,250	✓	✓

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Example ongoing fees				
Example 1; if your investments are valued at £50,000	N/A	A charge of £375 would be below our minimum fee and we would charge the difference of £125 to you at the end of annual period from when this agreement was dated. The total fee payable would be £500 per annum by deduction from the contract	A charge of £500 would be below our minimum fee and we would charge the difference of £495 to you at the end of annual period from when this agreement was dated. The total fee payable would be £995.00 per annum by deduction from the contract	N/A as subject to £10,000 pa
Example 2; if your investments are valued at £200,000	N/A	The charge would be £1,500 and would be the total fee payable for that year.	The charge would be £2,000 and would be the total fee payable for that year.	N/A as subject to £10,000 pa
Example 3; if your investments are valued at £1,850,000	N/A	N/A	The charge would be £18,500. As this exceeds our charge cap of £10,000 we would reduce the fee in line with our maximum charge so the total payable would be £10,000 per annum however we would recommend that you consider moving to Enterprise	N/A as subject to £10,000 pa
Example 4; Regular Premiums with a fund value of £100,000 and including 2 x fund switches at £95 each plus one Provider Switch at £150 for the Starter Level	N/A	The charge would be £1,050 pa which is above our minimum	The charge would be £1,000 pa which is above our minimum	N/A as subject to £10,000 pa
Where the value of your investments rises, then the fees for this service will increase, conversely, if the value of your investments falls, the cost of this service will decrease. This is subject to the above minimum and maximum charges. VAT is not chargeable.				