

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 per annum and Maximum £5,000 per annum.	Minimum £1500 per annum and Maximum £10,000 per annum.	Fixed at £10,000 per annum.
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	N/A	✓	✓	✓

Report, Review of Funds				
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.	✓	✓
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,	N/A	Chargeable event for	✓	✓

Crystallisation, Withdrawals		administration of £95.		
Tax Planning and implementation	NA	Chargeable administration event of £95.	✓	✓
Intergenerational Planning, Wills, Lasting Powers of Attorney & Estate Property Trusts	NA	Subject to standard initial costs.	Subject to standard initial costs.	A discount of 10% of standard initial costs.
Free Financial Review for your Children	NA	NA	NA	✓
Free Mortgage Advice	NA	NA	NA	✓
Discounted Mortgage advice for your dependants (50%)	NA	NA	NA	✓
Discounted Accountancy Fees	NA	NA	NA	✓
WHAT I'VE GOT AND WHERE I KEEP IT (Includes storage box and option to upload to a secure portal)	NA	£10 per box or two boxes for £15.	£10 per box or two boxes for £15.	✓
Cashflow Modelling	NA	Chargeable administration event £95.	✓	✓
Dealing with Assets on Death	N/A	£1,250	✓	✓

