Our Services & Fees Our deliverables	Transactional	Outsourced	Advisory
We have three levels of service for you to decide on what suits you.	Straightforward transactional/pay as you go service with additional charges for additional advice and services	Outsourced investment approach with full ongoing advice and regular meetings	A full proactive portfolio management service with full ongoing advice and regular meetings
Initial meeting	✓	✓	✓
Fact find and risk analysis	✓	✓	✓
Analysis, Report and recommendation	✓	✓	✓
Implementation of recommendations	✓	✓	✓
Newsletter- No charge	✓	✓	✓
Communication instigated by us – No charge	✓	✓	✓
Annual and ad hoc valuations		✓	✓
First 10 minutes of phone call from you free and **chargeable thereafter on time cost**. See fee schedule	✓		
Time cost charge for additional work undertaken at your request. See fee schedule	✓		
Separate charge for detailed letters and emails. See fee schedule	✓		
All letters, emails and telephone calls included.		✓	✓
Access to named adviser		✓	✓
Face to face meeting **chargeable.** See fee schedule	✓		
Regular financial planning.		✓	✓
Full and regular review of investment objectives, capital and income needs		✓	✓
Investment review and planning		✓	✓
Retirement planning pre and post		✓	✓
Protection and risk planning		✓	✓
Specialist financial planning		✓	✓
Funds proactively reviewed, bought and sold in line with the ongoing management of the agreed Portfolio Service approach.			✓
Advice on fund switches **chargeable** - See fee schedule	✓		
Advice on fund switches – No Charge		✓	✓
Cashflow modelling where appropriate		✓	✓
All records maintained and updated.		✓	✓
Regular review of costs		✓	✓

Our Fees	Transactional	Outsourced	Advisory
Initial meeting (Step 1)	**At our own expense**		
Financial review report containing a full analysis of your current circumstances and identification of any shortfalls **(Step 2)**	Percentage cost or hourly fee 3% on first 100k ((subject to a minimum investment amount of £20,000), 2% on next 400k, 1% on above or £200 an hour adviser time and £75 an hour administration time		
Provision of a detailed specific recommendation or recommendations report on how best to address any shortfalls in your financial plans **(Step 3)**			
Implementation of any agreed personal recommendations **(Step 4)**			
Implementation of personal recommendation for a lifetime annuity	2% of annuity purchase. or £200 an hour and £75 an hour administration		
Ongoing management fees	None	0.5% of investable assets on which the ongoing service is being provided.	0.75% of investable assets on which the ongoing service is being provided.
Investment Switches within product	1.5% first 75k 1% on next 75k 0.5% on above or alternatively hourly rate shown above.	None	None
Communication instigated by us	No charge	No charge	No charge
Newsletters	No charge	No charge	No charge
Consolidated statements	£60 plus VAT	No charge	No charge
Telephone conversation	First 10 minutes free and £10 plus VAT for each 10 minute block thereafter.	No charge	No charge
Further additional work	£10 plus VAT for each 10 minute block spent	No charge	No charge
Client meeting	£300 plus VAT	No charge	No charge
Detailed client letters	£100 plus VAT	No charge	No charge
Detailed client email	£60 plus VAT	No charge	No charge
Cashflow modelling	£150 plus VAT	No charge	No charge

VAT is applicable to services outside of the advice and implementation process or where services are agreed post implementation of advice. We will advise you if our fee is subject to VAT.

February 2024