

Not all firms charge for advice in the same way. We will discuss your payment options with you and answer any questions you may have. We charge fees for our services, and there are no hidden costs. Our advice is therefore not influenced by any commission that a provider may pay. Our primary purpose is to provide you with valuable advice which is transparent, independent and easy to understand.

Our charges	By the hour
• Senior/ Specialist Advisor	£200 – £250 per hour
• Financial Advisor	£150 – £200 per hour
• Administration	£75 per hour

When payment is by the hour we will give you an estimate of how much in total we might charge. You may also ask us not to exceed a given amount without checking with you first. In all circumstances we will agree the cost with you prior to commencing additional work. We can also work to a fixed fee schedule if so requested. Sometimes VAT may be chargeable

Investment related work	Examples of the initial charges payable are as follows	
<b>Our fee based on the amount to be invested</b>	<b>Investment</b>	<b>Initial fees</b>
£1 – £250,000 – 3.0%	£100,000	3.0%
– Next £250,000 – 2.0%	£300,000	2.83%
– Next £250,000 – 1.5%	£400,000	2.625%
– £1mill + – 1.0%	£500,000	2.50%
	£750,000	2.17%
	£1,000,000	1.00%
	£1,250,000	1.00%

*This means that if you invest £300,000 with us your initial cost would be 2.83% (3% on £250,000, plus 2% on the next £50,000)*

## Fees for reviewing your investments

We will also charge a continuing fee for servicing your investments with us of between 0.5% and 1% of the funds managed. Our commitment to you is that we will conduct annual reviews with you to ensure that your financial plan reacts to your changing circumstances, or indeed UK legislation. In the event we do not fulfil our promise then we will refund you any fees that you have paid for a review in that year.

## Other Services

An Independent Report about your finances from £499
Pension transfer analysis from £499
Specific review or mis-selling investigation from £499