2010 Rate Card

Introduction

This rate card explains our current fees and should be read in conjunction with our Terms of Service / Terms of Business document.

Initial Discussion

Prior to you becoming a Client(s), we may provide an initial discussion at our cost and with no obligation for you to take up our services.

Any and all further meetings and discussions, until or unless you become a Retainer Client, will be chargeable on a time basis (or we may agree a fixed cost in advance). No advice can be provided until we are in receipt of a signed Agreement to Terms of Service.

Your Plan

Once we have established your priorities, objectives and attitude to risk, the research, design, preparation and presentation of your Integrated Wealth Management Plan™, Pension Checker Report™ or Pension Vesting Report™ will be for a fixed fee agreed in advance. This fee will be confirmed once we have established the amount of work required. Typically a Plan fee will range from £1,200 to £3,300.

Project Work

When we are instructed to work on a particular project, provide advice on a stand alone issue, when undertaking general consultancy work or when working in circumstances when a Plan (as mentioned above) is not appropriate, we will charge a Project fee accordingly. This fee will be confirmed once we have established the amount of work required and will be based on our published hourly rates.

Advisory and Financial Planning Services	-	£220 per hour
Administration Services	-	£85 per hour

We charge a minimum of 7 minutes and then 7 minute intervals thereafter.

Becoming a Client

Once agreeing to work with us on an *ongoing* basis we will charge a quarterly retainer fee of £197, plus an annual fee based on your Investable Assets.

Fees for Implementing Planning Solutions

Initial set up

We charge an initial fee for setting up arrangements and when we invest money on your behalf. The total fee will depend on the number and complexity of the arrangements required and will be made up as follows:

Wrap Account	£170
Additional wrap facilities	£ 45
Individual Personal Pension Plan	£240
Onshore Investment Bond (outside of wrap)	£120
Offshore Investment Bond (outside of wrap)	£220
Stand alone ISA/OEIC/Unit Trust etc (outside of wrap)	£160
Life assurance policy	£225
Other	£180

Investment Transactions

The initial investment fee is calculated as a percentage of the value of investments made and includes both cash and existing investments that are restructured. The value is cumulative from the time you become a Client. The percentage applicable will be:

Up to £250,000	2.50%
£250,000 to £500,000	1.25%
Above £500,000	0.50%

As an example, implementing investments to the value of £100,000 would give rise to a fee of £2,500.

Ongoing Investment Transactions

We do not charge for rebalancing investment transactions via our recommended investment platform as they are included in your annual fees.

Other Advice and Transactions

Where we recommend and arrange transactions such as “one off” investments, insurance, assurance, trusts or other tax mitigation solutions we usually find that substantial more work is required to research and arrange them. Therefore we charge additional fees for these transactions reflecting the additional work involved. This will be based on our hourly rates as mentioned above.

Annual Fees

In return for providing ongoing Financial Planning Services as per our Integrated Ongoing Services Matrix™ we charge an ongoing fee. This annual fee will be calculated with reference to your Investable Assets. Investable Assets include all pensions and investments except cash specifically earmarked for liabilities and liquidity (emergency) purposes. The percentage annual charge applicable will be:

Up to £250,000	1%
£250,000 to £500,000	0.8%
£500,000 to £1 million	0.6%
£1 million to £3 million	0.4%
£3 million to £10 million	0.2%
Above £10 million	0.1%

As an example, on a portfolio valued at £300,000 where we are providing ongoing services the annual fee would be £2,900.

Mortgage Fees

We will charge you a fee for our services. These fees are:

- A non refundable Initial investigation fee of £150
- A non refundable application fee of £250 per application
- A 1% completion fee (with a minimum £400 and maximum of £1,750) payable on completion of the loan

If we are paid procuration fee / commission from a lender in relation to your mortgage, this will be used to offset against your completion fee.