

WHAT YOU WILL PAY FOR MY SERVICES

Insurance	
<input type="checkbox"/>	A fee.
<input checked="" type="checkbox"/>	No fee for Life Assurance, Critical Illness, Income Protection, Accident Sickness & Unemployment and Private Medical Insurance. We will be paid by commission from the company, that has already been included in the premium.
You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.	
Mortgages	
<p>Our mortgage broker fees are based on the type of transaction you require. We'll always provide you with a free initial consultation and we'll always explain exactly what broker fees you'll be charged before you choose to proceed with an application.</p> <p>Our mortgage adviser fees apply to all mortgages – including residential, buy-to-let and commercial mortgages but excluding product transfers. UK broker fees for mortgages can vary depending on your requirements and circumstances.</p> <p>The client fee doesn't merely cover the administration of your loan application. It also covers our extensive research, our in-depth knowledge of the market and the independent mortgage advice you receive from us.</p>	
<input checked="" type="checkbox"/>	<p>Residential Mortgages:</p> <p>We typically charge 0.75% of the loan amount or £445 whichever is the greater. For example, on a loan of £100,000 we would charge £750. Our fee is chargeable at outset.</p> <p>We charge an upfront fee of £295 which is non-refundable. This fee is for advice, research, recommendation, implementation (e.g. application, administration of arranging the loan). This fee will form part of the total adviser fee of £445 and will be deducted from the balance due upon completion of business.</p> <p>We will also be paid by commission from the lender. Should you wish you can request to view the commission rates from each of the lenders we have considered at the time that we make our recommendation to you.</p> <p>NB- The amount of commission will vary depending on individual circumstances, the lender and product. The exact amount of the commission will be explained to you before you apply for a loan.</p>
You will receive a mortgage illustration when considering a particular mortgage, which will tell you about any fees relating to it.	
<input checked="" type="checkbox"/>	<p>Lifetime Mortgage and Home Reversion Schemes</p> <p>We charge an upfront fee of £345 which is non-refundable. This fee is for advice, research, recommendation, implementation (e.g. application, administration of arranging the loan). This fee will form part of the total adviser fee of £895 and will be deducted from the balanced due upon completion of business.</p> <p>We will also be paid by commission from the lender.</p>
You will receive an illustration when considering a particular mortgage, which will tell you about any fees relating to it.	

<input checked="" type="checkbox"/>	<p>Business Buy-To-Let; Consumer Buy-To-let:</p> <p>We charge an upfront fee of £295 which is non-refundable. This fee is for advice, research, recommendation, implementation (e.g. application, administration of arranging the loan). This fee will form part of the total adviser fee of £545 and will be deducted from the balanced due upon completion of business.</p> <p>We will also be paid by commission from the lender.</p> <p>Should you wish you can request to view the commission rates from each of the lenders we have considered at the time that we make our recommendation to you.</p> <p>NB- The amount of commission will vary depending on individual circumstances, the lender and product. The exact amount of the commission will be explained to you before you apply for a loan.</p>
<input checked="" type="checkbox"/>	<p>If you ask us to refer you to a specialist broker for 2nd charge lending, we will receive a payment from the broker if they arrange a loan for you. The amount of the payment will vary according to circumstances but will typically be a 35% of the broker fee amount (The broker fee is 4.00% of the loan amount subject to a minimum of £500 and a maximum of £2,000 (e.g. £2,000 is 4% on a loan of £50,000).</p>
<p>Refund of mortgage fees</p>	
<p>If we charge you a fee, and your mortgage does not go to offer stage, you will receive:</p>	
<input checked="" type="checkbox"/>	<p>No refund.</p>
<p>Message from the Financial Conduct Authority (FCA) Think carefully about this information before deciding whether you want to go ahead. If you are at all unsure about which equity release product is right for you, you should ask your adviser to make a recommendation.</p>	
<p>Investment</p>	
<input checked="" type="checkbox"/>	<p>Standard fees – where you wish to take advantage of our full advice process, or our ongoing service options. These are shown by way of implementation and ongoing service fees.</p>
<input checked="" type="checkbox"/>	<p>Ad hoc fees – where you do not wish to subscribe to an ongoing service, or where you want specific advice or project work.</p>

INVESTMENT FEES - STANDARD

As your adviser I will be paid by you for the advice I give you both initially and ongoing.

You will not incur any fees until we have agreed what they will be.

The sections below set out the different ways in which I can calculate the correct level of fee for the initial advice. Only one of these will apply and once I have a better understanding of your situation I will confirm the appropriate fee structure and be able to give you the actual fee amount that will apply to you.

We will act as the intermediary between the product provider(s) and you with a view to arranging the purchase of the Retail Investment Products as we have agreed.

Unless otherwise explained the fees below will cover a full advice process: understanding your current situation, objectives, attitude to risk, research to identify suitable solutions, documenting our recommendations and implementing the agreed solutions.

Fees for the design, production and implementation of a financial strategy are calculated as follows:-

INITIAL FEES:

1. Percentage of amount invested

In Respect of Lump Sum Investments and Single Premium Pensions

The fee is calculated according to the size of the transaction, as set out below:-

When our work involves investing a lump sum of money, our fees are:

3%	2.5%	2%	1%
On investments and switches	On investments and switches	On investments and switches	On investments and switches
up to £50,000	£50,000 - £100,000	£100,000 to £150,000	On any balance above £150,000.00

Examples of an investment of

- £75,000 would be £2,125.00
- £125,000 would be £3,375.00

All investments, no matter how small, require a certain amount of work, therefore the fee will typically be higher, as a percentage of the amount invested, for smaller investments than larger ones. Our minimum fee for a new client for simple wealth advice, such as setting up a new ISA or Pension is £600.

For more Complex advice, such as Pension Switching and Inheritance Tax advice, a fee of 4% is charged with the minimum fee for new clients being £1,000. This is to account for the additional time spent providing the advice. For an investment of £100,000 the fee would be £3,250 (£50,000 at 4% and £50,000 at 2.5%)

Advice and Arrangement Fee - Regular Premiums

Regular premium investment charges are taken over 12 months and would typically be 50% of the first year's premium.

For a regular contribution of £250 per month, this would equate to £1,500 ($12 \times 250 \times 0.5$).

For monthly premiums over £250 the charge is reduced.

For a regular contribution of £500 per month, this would equate to £2,400 ($12 \times 250 \times 0.5$) + ($12 \times 250 \times 0.3$).

For a regular premium over £750 per month, this would equate to £2,700 ($12 \times 250 \times 0.5$) + ($12 \times 250 \times 0.3$) + ($12 \times 250 \times 0.1$)

Should you invest through regular contributions, our range of fees taken over 12 months are:

- 50% of the first £250 of monthly contributions
- 30% of the next £500 of monthly contributions
- and 10% over £750pm.

The fees outlined above are raised when the investment is made.

2. Fixed Rates

We offer a range of advice services at fixed rates, set after an initial consultation. Full details of all fixed price services available will be provided on request but our typical fees for two levels of Financial Review are:

Full Financial Review £1,500

A fully documented review of your assets and liabilities and net worth; current and projected income and expenses (e.g. projected into retirement); insurance policies, retirement provision and other investments, including an analysis of current product and fund features and estimated inheritance tax liabilities with generic recommendations to meet the your broad financial objectives.

Basic Financial Review £750

A simple documented review of current arrangements in relation to your objectives, orientated to meet a particular need (such as retirement income) with generic recommendations.

Fees calculated using an hourly or fixed rate may be paid directly or be converted to a % of a subsequent investment, facilitated by the Product Provider.

Minimum Fees

Any variation to this amount will be confirmed in writing to you before proceeding further. This may be for example for larger or more complex loans, or where your personal situation is more complex regarding income sources, taxation, residence and credit rating.

If you ask us to stop work after agreeing to these fees you will be invoiced a proportion of the agreed fee as detailed below, depending on when you ask us to stop working:

- After agreeing the fees, but before we do any work = 0% of agreed fees
- After we have started researching your current arrangements and/or solutions, but before designing a solution = 25% of agreed fees
- After we have started designing a solution, but before we present our recommendation = 50% of agreed fees
- After we have presented our recommendation, but before we start implementation = 75% of agreed fees
- After starting the implementation process = 100% of agreed fees.

If detailed recommendations with illustrations have not been provided and discussed with you at this point; it is likely that VAT is due on these fees.

Existing client discount

We are committed to treating clients fairly. Our research has shown that the time it takes to work with a new client is longer than an existing client, mainly related to getting to know them to advise them comprehensively.

To reflect that and to reward the loyalty of our existing clients, at our discretion, we offer the following:

- Discounts on implementation fees of 10%

An existing client is defined as:

- A client who has implemented mortgage business with your adviser in the last 3 years, or a non-mortgage client who has affected a plan where we had received ongoing income (trail commission or fee) in the previous 12 months.

Family member discount

Retaining your wealth and ensuring it is passed on as ethically as possible to the right people at the right time is key for all our clients. To help facilitate that it is beneficial to know as much about your family unit that is appropriate to your circumstances so that we can help at that critical time. To assist with this we also offer:

- Discounts on implementation fees for family members of 10%

A family member includes a person's parents, spouses, siblings, children, grandparents and grandchildren, whether connected by birth, adoption, guardianship, marriage, civil partnership or cohabitation.

ONGOING SERVICES & FEES

Set out below are the detailed elements for the indicative levels of ongoing service that we deliver to our clients.

Level 1 - Exclusive (minimum £250,000 under management)	Where client's portfolios grow in terms of value, and potentially complexity, these need to be managed and reviewed appropriately. Building on our annual review services, this offering has more frequent reviews and opportunities to ensure clients are kept informed of performance, and plans maintained in line with client's circumstances and objectives. This may well include consultations with other specialist advisers.
Level 2 (£50,000 - £250,000 under management)	A comprehensive service aimed at initial analysis, recommendation, and implementation in line with a client's immediate needs. With ongoing review and recommendation, this is a service to adapt to a client's changing needs and circumstances.
Level 3 (less than £50,000 under management)	A straightforward advice service typically centered on immediate client issues and needs that require initial analysis and recommendations. Service charges will be on an ad-hoc basis. Example of our services and charges are listed on page 10.

At a review, we will cover:

- Assessment of personal circumstances
- Review of your goals & objectives
- Reassessment of your attitude to investment risk/return & market sectors (asset allocation)
- Review of investment performance & holdings
- Valuations & investment commentary
- Where appropriate, recommendations in order to keep your new / existing* plans in line with your objectives

*Advice on new investments/savings will be subject to our 'initial fees' as shown under our 'Investment Fees - Standard' section earlier.

Service will include recommending changes to existing investments to help meet your goals at an acceptable level of investment risk, providing fund analysis and valuations and a wide range of associated ad hoc services.

All service levels include a review, it is simply the style and frequency that alters as shown in the table below:

ONGOING SERVICE OFFERING	Level 1 Exclusive	Level 2	Level 3
Keeping you informed with pertinent and relevant information	YES	YES	YES
Annual valuation of plans invested via us	YES	YES	NO
Telephone and email access to your adviser included	YES	YES	NO
Annual review of your plans	YES	YES	NO
Annual ongoing advice meeting, either face-to-face at your home, a location which we can arrange or virtual system such as Teams/Zoom	YES	YES	NO
Optional half-yearly progress check meeting, either face-to-face at your home, a location which we can arrange or virtual system such as Teams/Zoom	YES	NO	NO
Liaising with your other professional advisers such as legal, accountancy without extra charge	YES	NO	NO
Annual Service Charge	0.75%	1%	Ad-hoc
Assets Under Management (AUM)	Over £250k	£50k-£250k	Under £50k

Please note that as the fee is based the investment value, the actual amount we received will increase (or decrease) in proportion to any increase (or decrease) in the value of your portfolio.

Examples of Ongoing Fees

Level 1 - If we look after you via our Exclusive service charges are as follows:

- 0.75% per annum on funds between £250,000 - £750,000
- 0.25% on any funds over £750,000

Level 2 - if we look after your investments which are valued at £150,000, our charge is 1%. Therefore, the annual fee to us will be £1,500.

The elements that make up your ongoing servicing package are subject to alteration; I will notify you in advance and in writing if any of these aspects change.

Impact of Fees

When you make an investment there will be costs involved which will impact on your investment returns. These costs will typically comprise of the platform charge, the fund managers charge and our advice fee. As a typical example these charges may amount to 2.5% a year, so your investment return will be reduced by this amount each year. Your personalised illustration will clearly show the actual costs that will apply to your investment.

AD HOC / WHERE NO ONGOING SERVICE IN PLACE

If you do not wish to subscribe to an ongoing service, we provide many services on an 'ad-hoc' basis. Should you require any services as noted below, or bespoke work to be carried out, we will be able to tailor a specific service. **Please note that implementation fees are in addition to the examples shown below.**

An additional fee may be required, typically calculated in accordance with our hourly rates, as shown at the bottom of the table below.

Prior to any work being agreed and carried out we will give an indication of the approximate amount of time that these tasks might take. These additional fees might be paid by single payment (e.g. by cheque), charged from your investment plan(s) or via regular monthly retainer payments (e.g. standing order).

Fees will depend on individual circumstances, but are typically:

Meeting to review your financial planning, confirm your existing provisions, and identify areas of need and/or concern. This can be in the comfort of your own home, a location which we can arrange or virtual system such as Teams/Zoom	£750
Advice and recommendation to address an agreed area of need /concern (e.g. retirement planning, estate planning, investment solution)	£750
Additional research fee per existing pension scheme	£250
Advice on withdrawing money from your retirement funds	£500
Regulatory & taxation updates	£50 p.a.
Annual valuation	£150
Annual risk profile questionnaire	£250
Annual telephone advisory update	£400
Additional reviews per session	£400
E-Newsletter facility via email	Free
Hourly rate	£150
Consultancy Fee	£495
Estate Administration Services	£495
Implementation fees	Standard fees

e.g. A client has invested £100,000 and does not wish to be part of our ongoing advice services. Should the client ask for further advice on the original investment in the future, the fees from the table that would typically apply are:

A meeting to review your financial planning, confirm your existing provisions, and identify areas of need and/or concern = £750 plus 'Advice and recommendation' to address an agreed area of need / concern (e.g. retirement planning, estate planning, investment solution) = £750. Total fee = £750 + £750 = £1,500.

Where any of the above services are included in an ongoing service option, you will not be charged separately for these services.