Fee Table

Fee Charging Rates

Fees will be fixed or variable depending on individual agreements. There may be times when this will need to be a mixture of the two. **Full agreement will be obtained prior to incurring any charges.**

Fixed Fees

1. **Monthly Retainers**

   These are designed to cover the cost of reviewing existing client portfolios. Four service levels exist for both private clients and business. Retainer fees will be charged where appropriate at a rate commensurate with regularity and involvement £0 - £150 per month.

2. **Full Analytical Review**

   A full analytical review with advice for action to be taken will be charged between the rates of £300 - £2,000 (to be agreed in advance) depending on complexity and work expected. Part of this cost may be offset by any commission received.

3. **Application Implementation Fee**

   An implementation fee of £100 per application form will be charged. Part of this cost may be offset by any commission received.

4. **Life Policy Implementation Fee**

   An additional fee of £100 per proposal form will be charged to cover the cost of underwriting administration. Part of this cost may be offset by any commission received.

5. **Pension Transfer Analysis/Inheritance Tax Report**

   Additional £350 fee on top of full analytical review fees to cover the cost of additional analysis.

Variable Fees

What will you be charged for?

Adviser	£120 per hour	(min £300)
Paraplanner/Researcher	£ 90 per hour	
Administration	£ 60 per hour	

Time calculations will be in 10 minute segments.

Essentially fees are about charging for advice – not for the sale. Nevertheless, when you instruct us to implement a transaction you will be charged for the work related to this. You will also be charged for all costs related to providing an ongoing service.

Fees accounts are likely to encompass

Fact-Finding – except first meeting	Adviser
Travel time (may be adjusted if long distances or shared)	Adviser
Presentation of reports and recommendations	Adviser
Agreeing solutions with clients	Adviser
Analysis of needs and preparation of solutions	Adviser
Report Writing & Letters	Adviser/Paraplanner
Meetings with broker consultants on a client issue	Adviser/Paraplanner
Resolving problems for clients	Adviser/Paraplanner
Product research and sourcing	Adviser/Paraplanner
Encashment Advice	Adviser/Paraplanner
Time on telephone to providers for client	Paraplanner/Administrator
Typing reports and letters	Paraplanner/Administrator
Checking and completing missing information on files	Administrator
Submitting business and progress chasing	Administrator
Checking policy documents/contract notes and despatching	Administrator
Dealing with routine issues on behalf of client *Changes to provider record (e.g. change of address)*	Administrator
Producing valuation reports for review meeting *Obtaining data from provider and preparing the report*	Administrator
Time to deal with claw backs on the client account	Administrator

What you will not be charged for

Filing
Making and amending appointments
Problems caused by our own practice
Non client related time
Postage
Telephone costs
Stationery
Meetings with broker consultants that are not client related
Social aspects of a client meeting
Own training and development – even if it is client related
Producing fee statements and invoicing for fees