

ABOUT THE COST OF OUR SERVICES

Our fee will be based on a percentage of the amount invested. Where this is impractical we will state a fee for which we are prepared to carry out the work required.

Our normal fee for advising on and arranging investment business will be 3% of any sum invested and 0.5 % of the value of that investment each year for reviewing the investment. When working on this basis no fee will be charged for the time we have spent on advising you if no investment is made.

For regular premium investments in Pension Funds and ISA's we will charge up to 25% of the first year's payments in addition.

We may also receive commission from investments arranged by us prior to 2012 or transferred to our agency before or after that date. Some types of non-investment insurance will pay commission and we will always inform you of that amount when new insurances are arranged.

In return for the review fees paid we shall review your investments from time to time and invite you to meet and discuss your investments consider any changes we believe necessary. The table below summarises our charges and the frequency of review that we will provide

In addition to the above we may charge a fee on a different basis for a specific transaction or project but we will agree this with you in advance.

TABLE OF FEES AND CHARGES

Amount invested	£5,000	10,000	£20,000 +	£100,000 +
Percentage Initial Fee 3%	£150	£300	£600 +	£3,000 +
Percentage review fee 0.5 %	£25	£50	£100 +	£500 +
Fund switch fee 0.5%	£25	£50	£100	N/A
Reviews carried out every	year	year	year	year

FEES FOR ARRANGING A PENSION

In addition to the above we will also charge up to 25% of the first year's contributions.

FEES FOR ARRANGING A RETIREMENT ANNUITY

Amount invested	£5,000	10,000	£20,000 +	£100,000
Percentage Initial Fee 1.5 %	£75	£150	£300	£1,500

FEES FOR TERMINATING THE AGREEMENT

There is no fee for terminating the agreement. To terminate the agreement, you must instruct your bank to stop any standing orders in our favour and instruct any investment providers that pay fees from your investment to us, to stop making those payments.
