

SERVICES AND FEE SCHEDULE

Our philosophy

Life is not a rehearsal. We help you to ensure that you have the correct life balance and that your money is there to help you lead the life that you deserve.

Unlike many financial advisers who focus only on your money, we put your life first and your money second.

We work together with our clients to build their personalised financial plan which sets them on the road to financial independence and personal freedom.

When we can see that you can live the life that you want and achieve your dreams and goals without ever running out of money, we know that our job is done.

Our relationships with our clients are very important to us and they are built on integrity, authenticity and trust. You can relax and focus on the things that really matter, knowing that we are always on hand to help when you need us.

Our Three Stage Process: Life Planning, Financial Planning, & Financial Advice

Our three-stage process is fully explained in our video Our Three Hats and we recommend that all clients watch this video so that they understand our process. This video is available on our website, and on YouTube

The three stages could be followed separately, and clients could get value out of any one of them, however the real power comes when they follow all three stages together into their own financial life plan.

The First Service – Life Planning

The first and most important service is that of Life Planning. This is the process of getting to know you. How you got to where you are now – and where you want to get to in the future.

- What you want to achieve, financially, in the next 5, 10, 15, 20 or 30 years.
- What's important to you?
- What drives you?
- What are your lifestyle expectations?
- What do you want out of life?

The Second Service – Financial Planning

This is where we analyse all of your existing arrangements to identify exactly what you have already, what they are worth now and what we can safely assume they will be worth in the future – taking into account performance to date.

We will produce a detailed statement of your net worth, confirm your various income sources and we will look at your expenditure requirements, based on you living the life you want to live.

We will also look at various catastrophe situations to consider the effect on you and your family should the worst happen - as well as 'what if' scenario's in order to identify what needs to happen to ensure that your goals are achieved.

The Third Service – Independent Financial Advice

Should your financial plan indicate that you need financial products to satisfy the needs of your financial plan, (and therefore your real goals and objectives), then, and only then, do we move to the third stage of the process.

This is where we research the whole market to identify the financial products best suited to your objectives and the needs of your financial plan. We believe that a financial adviser has no right to 'sell' you a product unless they have carried out this three-stage process.

Investment Policy & Specialisms 

This Service and Fee Schedule, should be read in conjunction with our Terms of Business and Client Agreement.

This Fee Schedule is issued by Interface Financial Planning Limited. Regulated by The Financial Conduct Authority.

122 Hamstead Hall Road Handsworth Wood Birmingham B20 1JB
alan.moran@interface-ifa.co.uk • 0121 554 4444

Interface 

Our Core investment principles

- an extract from Our Investment Policy Statement

1. Capital Markets work: investors are consistently rewarded for investing their capital in the market
2. Risk and Return are related. An investor should aim to obtain the market return without taking unnecessary risks
3. Diversification is essential to minimise risk and achieve the market return on investment
4. Costs must be minimised and eliminated where possible to increase investment net return
5. Portfolio asset allocation is the key determinant of investment return.
 - a. Equity return is determined by market, size, and value.
 - b. Fixed Income return is determined by term and default risk.
6. An Investor's behaviour has a significant effect on investment return

Our Specialist areas

- [Life planning](#) to help you achieve your goals and your desired lifestyle
- [Financial planning](#) for the good times and the bad
- [Lifetime cash flow modelling](#) so that you can see your financial future
- [Investment Portfolios](#) for growth and income
- [Estate Planning & Wealth Preservation](#)
- [Defined Benefit Transfers](#)
- [Ethical Investment](#)
- [Long Term Care and Later Life Planning](#)
- [Wills, trusts, & lasting powers of attorney](#)
- [Funeral Planning](#)
- [Tax return service](#)
- [General Insurance](#)
- [Pension advice and retirement planning](#)
- [Tax planning to ensure that you only pay the tax that you need to](#)
- [Insurance for protection and risk mitigation](#)
- Legacy planning, gifting, and charitable giving

[Fee Schedule](#) ↘

Fee Schedule

Our online help system

All clients are advised to subscribe to our online help system so that they can benefit from ongoing help and advice at low cost. Clients can choose the Standard Service or the Enhanced Service depending on what they need.

Full details of the comprehensive service that is provided can be found on our website at On line Help System

Service	Standard	Enhanced
Individual Rate	£10 a month	£25 a month
Couples Rate	£15 a month	£40 a month

Personalised Advice

Our fee for personalised advice depends on the level of service chosen and the amount of work involved. The Financial Conduct Authority like us to include minimum and maximum figures but our fee could be anywhere from no charge upwards depending on what our clients need us to do.

If a client chooses to engage us for life planning only, then a typical fee might be of the order of £1000 with similar fees for financial planning or financial assessment. However, we prefer to engage our clients for all three services and charge a 'project fee' for all three so we quote our clients on an individual basis and agree that fee before we proceed.

For independent financial advice our usual fee is 3% of the sums invested and this will be agreed before we proceed. This could be higher or lower depending on the circumstances and the amount of work involved. We are always open and transparent, and you can work out how much this fee is likely to be by using our Initial and Fee Breakdown Calculator

We always charge 1% as an ongoing fee for managing our client's investment portfolios. We believe that this represents real value and the example on our dedicated webpage EDVOA shows that we typically add 2.31% p.a. after charges to our client's portfolios.

Fees for Other Services

Risk Management Services:

Life Assurance, Property Insurance are usually placed on a commission basis.

Long Term Care Insurance:

Usually placed with a commission of 3% of premium

Tax Return Service:

Tax computation and tax return submission £150 p.a.

Estate Planning:

Wills	£150
Family Trust	£250
Lasting Power of Attorney	£450

Our clients usually prefer us to conduct work on a fixed fee or project-based fee but on rare occasions we may use hourly rates.

Our Service and Fee Schedule Supplement provides extended detail for clients if they require it.