

Enter Name:				
1/24/2018				
Enter the value of your investment or pension portfolio	£98,765.43			
INITIAL FEE				
	Initial Fee %	Initial Fee £		
We comprehensively discuss your financial and personal situation & ensure that we understand your requirements.	0.75	£740.74		
We conduct your personal risk analysis, and discuss your capacity for loss, to ensure that you understand investment risk so that you make the correct choices.				
We conduct research into your requirements and explain our recommendations	0.5	£493.83		
We recommend an investment portfolio with an asset allocation to reflect your attitude to risk and your loss capacity.				
We provide you with a comprehensive suitability report which clarifies our understanding of your requirements and explains our recommendation .	0.3	£296.30		
The advice and recommendations are checked by an independent compliance officer to ensure that the advice is suitable and that your personal circumstances and the advice meet all regulatory requirements.	0.2	£197.53		
We set up and enable your investment account with our recommended investment platform, enable your 24/7 on line access, and provide guidance and assistance.	0.25	£246.91		
Our administration team are engaged to process your applications and liaise with you to ensure that you are kept informed and that you are happy with progress.	0.5	£493.83		
We maintain our authorisation with The FCA, pay FOS and FSCS fees, and maintain comprehensive professional insurance to ensure that you are provided with full protection .	0.5	£493.83		
Total Initial Fee	3	£2,962.96		
ONGOING FEE				
	% Per annum	% Per Month	£ Per month	
Fund research, monitoring your portfolio , and provision of reports when required.	0.2	0.017	£16.46	
Rebalancing to ensure that your asset allocation continues to match your requirements (usually quarterly).	0.1	0.008	£8.23	

Administration costs to cover cash added or withdrawn (regular or occasional), transfers from your general investment account to your ISA account, and pension crystallisation (to tax free cash and regular income) from your SIPP account.	0.25	0.021	£20.58	
Provision of your 24-hour online access to your investments and paperwork, via your Investment Platform, where we monitor your correspondence as required.	0.1	0.008	£8.23	
<u>Ongoing provision of advice</u> to you at times of stress, including personal circumstances and market downturns, to ensure that you <u>make the right decisions.</u>	0.2	0.017	£16.46	
We keep up to date with changes in regulations and taxation to ensure that these are applied for your benefit and we keep you informed and make recommendations when applicable.	0.15	0.012	£12.35	
Total Ongoing Fee	1	0.083	£82.30	