

Our costs: Adviser Remuneration

PENSIONS, ANNUITIES AND INVESTMENTS

INITIAL COSTS

Our initial charges for advice and implementation. If the recommendation is not implemented for any reason we reserve the right to charge on a time cost basis for time engaged to date on hourly rates of up to £200 per hour.

<u>Type</u>	<u>Cost</u>	<u>Payment options</u>
Lump sum	Up to 3% of initial investment amount subject to a minimum fee of £500.	Fee or commission
Regular premium	Up to 3% of the annualised premium subject to a minimum fee of £500.	Fee or commission
Annuity	Up to 1.5% of the initial investment amount subject to minimum fee of £500	Fee or commission

PENSIONS AND INVESTMENTS

REVIEW COSTS

Our charges for ongoing review of your pension and investment portfolio.

Up to 1% of the portfolio	Fee or commission
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Please note excess commissions paid will be rebated back into the plan.

PROTECTION

INITIAL COSTS

Our charges for advice and recommendation of an appropriate protection policy. If the recommendation is not implemented for any reason we reserve the right to charge on a time cost basis for time engaged to date.

<u>Type</u>	<u>Fee basis</u>	<u>Commission basis</u>
Business Protections Life Cover Income Protection Critical Illness Whole of Life Private Medical Insurance	Time cost of up to £200 per hour subject to minimum fee of £500. Please note, a fixed fee can be agreed at outset depending on estimated time engaged.	Commission various between providers. Costs subject to a minimum commission payment of £500. Typical commission paid equates to approximately 145% of the annual premium.

OTHER: TIME COST WORK

For example, analysis of existing pensions, inheritance tax planning, school fee planning. Our costs for research your existing arrangements and advice on a suitable strategy to help meet your objectives.

<u>Type</u>	<u>Cost</u>	<u>Payment options</u>
Pension Review Investment Review Inheritance Tax Planning	Time cost of up to £200 per hour subject to minimum fee of £500. Please note, a fixed fee can be agreed at outset depending on estimated time engaged.	Fee only