

OUR FEES



THE PRINCIPLES

When we designed our fee structure we had three main things in mind –

Value for money – more important than anything else, you need to be better off after paying our fees and receiving our services than you would be if you didn't pay the fees and benefit from the advice

Transparency – no hidden charges and no small percentage numbers that work out to be big actual money numbers (if you can be bothered to do the sums). You should know exactly what you are paying us and what you are getting for your fee

Enough – if we don't charge enough we won't survive...and if we don't survive we can't help people. So, as much as we want to make our services accessible to all we need to be commercially viable. We also hope to earn enough that we can give a little back to the community

THE TYPES OF FEE

There are three different types of fee you might pay us –

Initial Fee	Ongoing fee	Implementation fee
This covers all the work we will do for you in within the first 6 months of our relationship. It is a one-off fee that will be payable once we have delivered your Financial Freedom Plan	This fixed monthly fee is payable after the first 6 months and for as long as you continue to receive an ongoing financial planning service	Our implementation fees pay for the work that is required to recommend and set up a new financial product or to make an additional contribution to an existing product.

COMMISSION

Yes, commission is a dirty word! But it is still paid to us for arranging some types of products and in most cases it makes sense for both you and us that we take the commission that is offered.

We will never take commission of more than £1,500 to arrange a financial product and will always tell you when commission is being paid.

How much

How much you pay us will depend on the service level you are receiving. The service level you receive will depend on how far you have already progressed to financial freedom. In other words, it will be based on your assets and household income after tax - the more you own and earn, the more you will pay.

We think this is fair because, as a rule, the more money you have means that we need to consider more aspects of financial planning, there is the potential for greater tax savings, and the advice we give will make or save you more.

	Starting out	Getting there	Nearly made it
Initial fee	£500	£1,000	£2,000
Ongoing fee	£50 per month	£100 per month	£200 per month plus 0.25% of assets and income over £1 million*

* capped at £417 per month (£5,000 per year)

The ongoing fee you pay us will be calculated at the start of your relationship with us and at every annual review date.

WHERE FROM

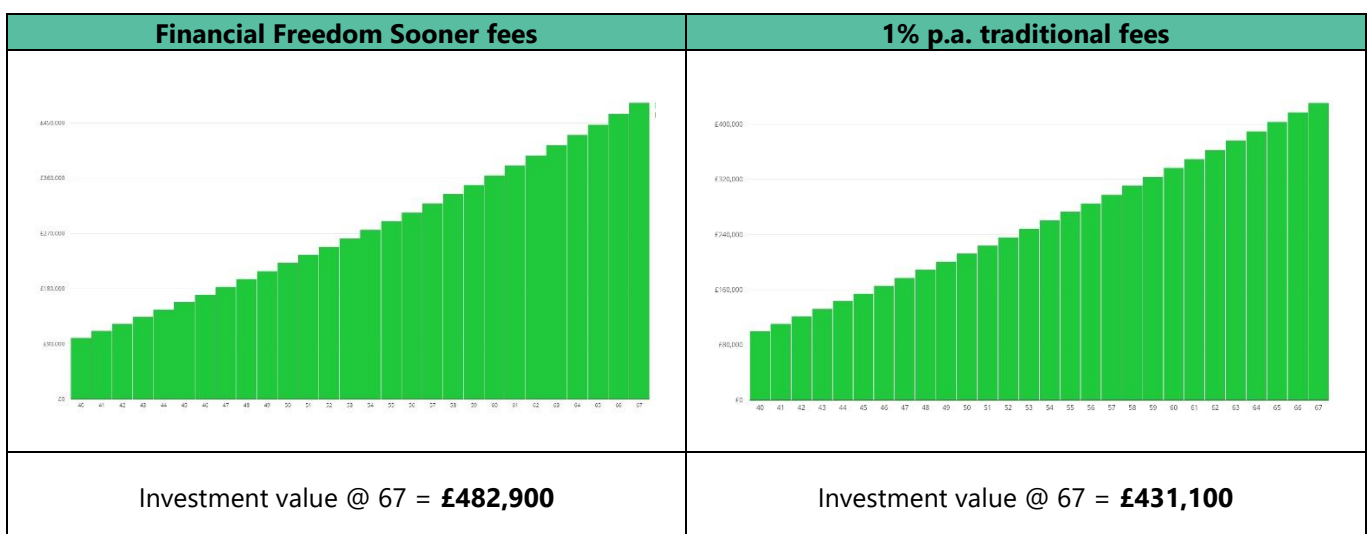
You can pay us directly from your bank account or, if it suits you to do so, we can often arrange for the monthly fee to be taken from any financial products you have, such as a pension or investment account.

FIXED FEES VS. PERCENTAGE FEES

Traditionally, many financial and investment services have been charged for based on a percentage of the value of the assets you had invested.

It is very clear to us that a fixed fee structure provides better value for money, transparency and removes a clear conflict of interest i.e. the more you invest, the more we earn. With a fixed fee structure, it doesn't matter to us what you have invested, we still get paid the same.

The graphs below compare our charging structure to a traditional 1% p.a. fee model. We have used the assumption of a 40 year old with an initial investment of £100,000 who invests £800 per month until age State Pension age of 67.



Ok, so the graphs are rubbish. But the numbers behind the graphs show that you would be over **£50,000** better off at retirement age with the Financial Freedom Sooner fee structure.