

essential  
money

## Charges for our Services

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## Charges for our Services

Our charges reflect our expertise and the complexities we address when advising clients. We believe our fees deliver the value for money our clients deserve.



### 1. Financial Review, Planning and Recommendations

- Establish your goals, objectives and priorities
- Gather all relevant data
- Develop the Financial Plan
- Financial Planning meeting with cash flow forecasts
- Present and discuss our recommendations
- Prepare relevant research

Our fixed fee will be from £1,750 - £4,150

### 2. Implement Decisions

Fees for ISA and lump sum investments or pensions:

Investment	Initial Fee
Less than £100,000	3.00%
£100,001 - £250,000	2.50%
£250,001 - £500,000	2.00%
£500,000 +	1.00%
Example Investments	
£200,000 @ 2.5%	£5,000
£300,000 @ 2%	£6,000
Fees for transfers of existing investments and pensions are individually negotiated	

#### Fees for Regular Pension Contributions #

For setting up a regular premium pension plan, we charge 6 months premiums with a cap of £2,000. This is paid over the first 12 months – as this example shows:

- Your monthly contribution is £300 (gross)
- Our fee would be £1,800
- $£1,800 / 12 = £150.00$
- For 12 months we will deduct £150.00 and invest £150.00 from each contribution.

If you pay annual contributions, our fee will be deducted from your first contribution.

#### Fees for Regular Investment Contributions

For setting up a regular premium investment plan, we charge a fee of £395 #

#### Commission on Protection Plans

If we implement any protection plans, we will be paid commission by the plan provider.

Medical Underwriting / Resubmitting Plans £95 #  
Arranging a plan in trust £195 #

#### Mortgages

Initial Research £95 #  
Completion Fee £295 #

#### Practice Finance

Initial Fee £495 #

In addition to this, we will also receive a fee from the lender on completion of 0.75% of loan value or 50% of lender's arrangement fee.

This service is not regulated by the Financial Conduct Authority.

#### Charges for Other Types of Work

We also undertake work outside the areas identified above such as complex trust work and pension calculations. Before work commences, we provide a full breakdown of our charges.

#### VAT

These fees are exclusive of VAT. Our Service and Payment Agreement will confirm if VAT is payable.

#These fees are waived for Premier, Platinum and Elite clients.

### 3. Financial Planning Service

Our ongoing fees are linked to the value of investments we manage for clients and their income. This means we can identify and cater for the range and depth of issues which tend to affect and influence a client's goals and options as their assets and income grows.

#### Premier

##### For clients with

- income over £150,000 and/or
- investments over £275,000

Minimum fee £2,750 a year

#### Platinum

##### For clients with

- income over £250,000 and/or
- investments over £500,000

Minimum fee £5,000 a year

#### Elite

##### For clients with

- income over £500,000 and/or
- investments over £1,000,000

Minimum fee £10,000 a year

We charge 1% of the value of funds we manage for you, deducted monthly directly from your funds. In the event we do not manage sufficient funds to cover our minimum fee, the fee or the difference is paid via monthly standing order.

### An example of how our charges work

This example illustrates how our charges work for a new client who wants a comprehensive financial review, decides to invest £160,000 into a pension, transfers an existing £175,000 ISA and wants an ongoing Financial Planning Service.

#### 1. Financial Review, Planning and Recommendations

##### Advice

- Establish client's goals/objectives
- Gather relevant data and evaluate options
- Liaise with existing providers
- Create, document and present recommendations

##### Basis of fee

- Fixed fee, based on scope of work required for above example client (50% is payable prior to planning meeting)

##### Example Charges

- Total fee of £2,750

#### 2. Implement Decisions

##### Advice

- Complete and process all paperwork
- Keep client informed of progress
- Ensure Action Plan items are all completed

##### Basis of fee

- Initial fee of 2.5% of investment
- Balance of fee following financial planning meeting

##### Example Charges

- Client investing £160,000
- £4,000 (£160,000 x 2.5%)

#### 3. Financial Planning Service

##### Advice

- Regular comprehensive planning meetings
- Access to deal with queries
- Client contact throughout year
- Please refer to our Financial Planning brochure

##### Basis of fee

- Annual charges based on percentage of value of funds we manage for client

##### Example Charges

- £3,350 a year (£335,000 x 1%)
- Client engaged as a Premier Client as our minimum fee has been met by investments – no standing order payment required



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3 Greenfield Crescent, Edgbaston, Birmingham, B15 3BE

t: 0121 685 5060  
e: [justask@essentialmoney.co.uk](mailto:justask@essentialmoney.co.uk)  
w: [www.essentialmoney.co.uk](http://www.essentialmoney.co.uk)