

How we can help – Financial Planning

We are a Chartered Financial Planning firm offering a bespoke and personal service to those in need of independent financial advice. We are registered with the Financial Conduct Authority and also hold the Investment Management Certificate (IMC), and the CISI Investment Advice Diploma, both specialist qualifications in the management of investment funds.

We are extremely easy to work with and with over 30 years of industry experience, we offer full support and guidance to our clients, making us a trusted adviser as well as a friendly face.

Schedule of Fees

Our hourly rate is £295, but for specific work we offer a fixed fee service to help our clients quantify the costs involved in working with us.

Service	Description	Fee
Initial Meeting	We are happy to meet you at a convenient location and take time to sit down and discuss any financial issues you may have. We can also offer virtual meetings through Teams / WhatsApp / FaceTime. For example, this may be a financial health check to go through your existing pension and investment provision and assess whether it meets your current needs and objectives. You may need specific advice around the Flexi-Access Pension rules or Inheritance Tax Planning. Alternatively, it may be a detailed discussion around your income, expenses and future plans to help establish what you need to put in place to achieve your goals. Essentially, we are happy to offer guidance and advice around the issues that are important to you. If you would like us to undertake follow up work from our initial meeting, for example, in the form of a written advice report, then we will ensure that we agree any future charges with you before commencing the work.	Depending on location from £350 Virtual meetings charged at our hourly rate
Initial Advice Fee	For advising on and setting up investments or pensions for you we have an initial advice fee. This is based on a percentage of your initial investment.	2%
Ongoing Advice Fee	This is for those who would like us to monitor and advise on their investments throughout the year and meet at regular intervals. We have different service levels that you can sign up to, depending on how much support you would like from us. Our Ongoing Advice Service is subject to minimum fees – please see our website for details.	0.8%