





# INITIAL ADVICE CHARGES

Our initial charge paid once only and worked out on a time/ cost basis. It can be paid from the product or separately, outside of the product if you prefer.

Service	 <b>Bronze</b> <i>Pay per use</i>	 <b>Silver</b> <i>Automated Advice</i>	 <b>Gold</b> <i>Personal Service</i>
<p><b>Pre Application Consultation *</b>  <i>You can discuss your requirements with us. This does not include providing regulated financial advice</i></p>	<p>First 15 minutes free then chargeable at £95 per hour</p>	<p>First 15 minutes free then chargeable at £95 per hour</p>	<p>First 15 minutes free then chargeable at £95 per hour</p>
<p><b>Meetings and “face to face” consultations</b>  <i>These can be at our office in Byfleet or within a 50 mile radius. Alternatively, we can use remote applications, such as “FaceTime”, Skype or video conferencing.</i></p>	<p>£95 per hour</p>	<p>£95 per hour</p>	<p>£95 per hour</p>
<p><b>Investment Bond Report</b>  <i>Containing advice for the bond and the recommended investment portfolio We can show you how to achieve your objectives and how to make the best use of an investment bond. (Mandatory for an offshore investment bond, optional for an onshore bond)</i></p>	<p>Approximately £500 - £1,500 depending on the complexity of your requirements.</p>	<p>Approximately £500 - £1,500 depending on the complexity of your requirements.</p>	<p>Approximately £500 - £1,500 depending on the complexity of your requirements.</p>
<p><b>Advice on trusts and inheritance tax planning</b>  <i>Selecting the right type of trust and establishing it correctly is essential for inheritance tax planning or ensuring your investment bond is administered appropriately on behalf of your beneficiaries.</i></p>	<p>£95 per hour</p>	<p>£45 per hour</p>	<p>  <b>INCLUDED</b></p>

\* Denotes a service which is mandatory. We have to provide this service and cannot proceed without it.