

# Our Fee Schedule

## How we charge to implement & maintain your Financial Plan

### Stage 1

#### Preparation of your Financial Life Plan

Preparing your Financial Life Plan will cost between £2,500 and £10,000 depending on your circumstances and we will provide you with a quotation after an initial consultation which is free and without obligation.

#### Examples of the cost of a Financial Life Plan

Situation	Cost
Single, employed or self-employed; personal financial life planning; property owner with existing pension provision, savings and investment accounts.	£2,500
Couple, employed or self-employed; personal financial life planning including intergenerational wealth and tax planning; property owners with existing pension provision, savings and investment accounts.	£3,800
Couple, both business owners, personal financial life planning including intergenerational wealth and tax planning; business planning; multiple property owners; existing pension provision and savings and investment accounts.	£6,700
Couple, both business owners or Director/CEO of large enterprise; personal financial life planning including intergenerational wealth and tax planning; multiple property owners; existing pension provision and savings and investment accounts.	£10,000

### Stage 2

#### Implementation of your financial plan

#### Our initial fees:

1% of any assets invested subject to a minimum fee of £795.

To give you an idea of the typical charges for investing your money with us here's some typical examples. Charges per £100,000 invested into an ISA and/or General Investment Account using a Serenity EBI Vantage Earth portfolio would be:

Type of charge	Portfolio 20		Portfolio 50		Portfolio 80	
	Charge %	Charge £/p	Charge %	Charge £/p	Charge %	Charge £/p
Adviser	1.00	£1,000	1.00	£1,000	1.00	£1,000
Platform	0.07	£69	0.07	£69	0.07	£69
Investment/portfolio	0.00	£0	0.00	£0	0.00	£0
<b>Total charges</b>	<b>1.07</b>	<b>£1,069</b>	<b>1.07</b>	<b>£1,069</b>	<b>1.07</b>	<b>£1,069</b>

As we are seeking an ongoing relationship with you, we are unable to implement our recommendations under stage 2 unless you commit to stage 3.

#### Other initial fees:

Solution	Cost
Trusts and Wills	from £349
Personal and business protection insurance policies	£795 per policy

## Ongoing financial coaching and planning

To give you an idea of the cost of the *Serenity Financial Coaching Programme* here are some typical examples based on your situation and planning requirements:

Situation	Cost
Single, employed or self-employed; personal financial life planning; property owner including existing pension provision, savings and investment assets of £250,000	£208 per month
Couple, employed or self-employed; personal financial life planning including intergenerational wealth and tax planning; property owners with existing pension provision, savings and investment accounts of £400,000.	£350 per month
Couple, both business owners, personal financial life planning including intergenerational wealth and tax planning; business planning; multiple property owners with existing pension provision and savings and investment accounts of £750,000.	£595 per month
Couple, both business owners or Director/CEO of large enterprise; personal financial life planning including intergenerational wealth and tax planning; multiple property owners; existing pension provision and savings and investment accounts of £1,500,000.	£1,250 per month

To give you an idea of the ongoing charges for investing your money with us here are some typical examples. Charges based on £200,000 invested into an ISA and/or General Investment Account using a Serenity EBI Vantage portfolio would be:

Type of charge	Portfolio 20		Portfolio 50		Portfolio 80	
	Charge %	Charge £/p	Charge %	Charge £/p	Charge %	Charge £/p
Platform	0.30%	£600	0.30%	£600	0.30%	£600
Investment/portfolio	0.21%	£420	0.27%	£540	0.31%	£620
Third part DIM charge	0.12%	£240	0.12%	£240	0.12%	£240
<b>Total charges</b>	<b>0.63%</b>	<b>£1,260</b>	<b>0.69%</b>	<b>£1,380</b>	<b>0.73%</b>	<b>£1,460</b>

We're happy to give you a considered fee quote after we know more about your situation.

Your fee may be adjusted if the service you need changes over time. However, we do not tie you in to the *Serenity Financial Planning & Coaching programme* so you if you ask to leave us, we only require one month's notice for practical reasons to enable us to close your account. You will then need to make other arrangements if you require ongoing advice on your pension and investment accounts.

To give you an idea of the total first year costs here's a typical example of the first client scenario:

Stage 1	£2,500.00
Stage 2	£2,000.00
Stage 3	£2,496.00
<b>Total charges</b>	<b>£6,996.00</b>