

Tariff Of Fees

This document is intended to give you information on the potential fees involved for some of the more common financial planning issues on which we are asked to provide advice by our clients on a regular basis and is provided as an indication of the likely costs that may apply.

The list is not exhaustive and you may find that the advice or work that you require is not detailed in this document. If this should be the case then we recommend that you discuss your specific requirements with one of our financial advisers who will be happy to answer any questions that you may have.

Our actual fees will depend on the amount and complexity of work required. We will of course agree with you at outset the cost of any work that you have asked us to undertake on your behalf, which will be detailed in a separate Terms of Engagement document, prior to us commencing any chargeable work.

This document should be read in conjunction with our Client Agreement Document and Clinet guid to Moneyweb.

Investment Report

Using our independent research software and tools we can analyse your current investment/s in terms of security of current provider, charges and plan flexibility. As part of this review we will also analyse your current fund holdings/asset allocation and give appropriate recommendations in relation to their suitability after taking consideration of your current objectives and attitude to risk.

On completion of our review we will provide you with a written report which will detail our findings for your further consideration.

The minimum fee for this service is £395.00 for each additional plan reviewed a fee of £85 will be charged.

If after the completion of the review and the issue of our report you wish for us to assist you in any changes, alterations, or amendments we will discuss this with you and agree any costs prior to commencing any additional chargeable work on your behalf.

Pension Report

Using our independent research software and tools we can analyse your current retirement provision in terms of charges and flexibility. We will project your pension fund to your desired retirement age and compare this against current market terms and conditions. As part of this review we will also analyse your

current fund holdings and give appropriate recommendations in relation to their suitability after taking consideration of your current objectives and attitude to risk. On completion of our review we will provide you with a written report which will detail our findings for your further consideration.

The minimum fee for this service is £495.00 for the first plan + £65.00 for each additional plan reviewed a fee of £85 will be charged.

If after the completion of the review and the issue of our report you wish for us to assist you in any changes, alterations, amendments or transfers we will discuss this with you and agree any costs prior to commencing any additional chargeable work on your behalf.

Pension Vesting (Annuity)

At the point when you are considering taking your pension benefits we can undertake a review on your behalf. The objective of this review is to establish if it would be financially beneficial to stay with your existing provider or consider a transfer to an alternative provider to secure a better annuity rate. This can be particularly important if you have any health issues or you are a smoker.

As part of this process we will also guide you through the many options that are available to you at retirement to ensure that you select the correct options to meet your own personal circumstances. On completion of our review we will provide you with a written report which will detail our findings for your further consideration.

The minimum fee for this service is £395.00 for the first plan + £65.00 for each additional plan to be included in the review.

If after the completion of the review and the issue of our report you wish to implement any of our recommendations, we will be happy to assist you to complete this process for a minimum fee of **1% of the net fund** after the payment of any tax free cash (**subject to a minimum of £250.00**).

Regular Premium Contracts (Savings or Pension)

If you require advice in connection with commencing a regular premium savings plan or pension policy we will take consideration of your personal circumstances and objectives before undertaking research to establish a suitable product and provider.

On completion of our review we will provide you with a written report which will detail our findings for your further consideration.

We will confirm the actual rate in your Terms of Engagement Letter before beginning work on your behalf.

We charge clients based on the amount of premium that is being contributed into the plan. This is calculated at 3 times the regular subscription as a fee. For example if we established a regular premium ISA for £100.00 per month then the fee would be £300.00. If we established a regular premium pension plan for £300.00 per month the fee would be £1,200.

Additional Client Services

Second Opinion Service

We are also happy to consider new ideas from whatever source they may originate and give you our honest evaluation and opinion based on the information you have provided.

The minimum fee for this service will be £795.00.

Bank & Savings Review

It is sometimes difficult to keep track of what rate of return you are actually receiving for your cash on deposit in Banks & Building Societies. With this in mind and after establishing information on your existing accounts, we can provide you with an evaluation of the interest rates you are receiving on your accounts and also information on the current Financial Services Compensation Scheme (FSCS) limits applicable to your cash on deposit, to try to help you to minimise your risk with each provider.

The minimum fee for this service is £295.00.

Trust Review Service

Whether you are managing your own money or acting as a trustee for someone else, we can provide a review and evaluation of the trust's assets and objectives on a regular or ad-hoc basis. We are able to provide guidance and support and work closely with you, your co-trustees and other legal professionals to ensure you are acting in accordance with current trust legislation.

As part of our trust review service we will complete a detailed trust fact find before undertaking an analysis of the existing investment portfolio relating this to the trustees risk tolerance. We will also detail any recommendations or changes that we feel would be appropriate including tax wrapper analysis and portfolio construction. On completion of our review we will provide you with a written report which will detail our findings for your further consideration.

The amount of time required to complete a trust review will vary from trust to trust depending on the size and complexity of the trust.

The minimum fee for this service is £1500.00 per trust.

If after the completion of the review and the issue of our report you wish for us to assist you with any changes, alterations, amendments or transfers of the trust's assets we will discuss this with you and agree any initial and on-going costs prior to commencing any additional chargeable work on your behalf.

State Pensions Forecast

As our clients approach retirement they will often have questions about the level of state pension that they may receive and when they will become entitled to receive it. We will arrange for you

to receive a State Pension forecast which gives you detailed information on the State Pension that you may get when you reach the State Pension age based on your National Insurance contributions record.

The minimum fee for this service will be £45.00.

Consolidated Tax Reporting Service

We can provide you and your accountant/tax adviser with a detailed income tax report to assist with your year-end tax reporting requirements in connection with any assets held on one of our Wrap platform options.

The minimum fee for this service will be £45.00.

Personal Disaster Planning

We will work with you to identify any areas in which you may be exposed to risk should you die, suffer an illness or accident that could seriously impact on you and your family/loved ones.

Once identified we will explain your options and detail any possible financial planning solutions that may be appropriate to meet your individual needs/objectives.

On completion of our review we will provide you with a written report which will detail our findings for your further consideration.

The minimum fee for this service is £295.00.

If after the completion of the review and the issue of our report you wish to implement our recommendations, we will discuss this with you and agree any further costs prior to commencing any additional chargeable work on your behalf.

Pension Fund Extraction Advice

If you wish to seek advice regarding the extraction of your cash from your personal pension plan we will provide you a report with recommendations on how to extract cash from you pension plan in the most tax efficient way.

This report will detail in depth the advantages and disadvantages for your consideration. We will not implement this type of work on an execution only basis or on an insistent client basis nor will we implement this type of advice if it would lead to you suffering financial penalties or creating a large tax liability.

The cost for this service is £995.00.

VAT

Moneyweb Limited is currently a VAT exempt company, and therefore there is no VAT chargeable at this stage on either the initial or on-going fees and charges detailed in this document. If this should change in the future we will notify you in writing.