

SCHEDULE OF SERVICES

PENSION	
New pension report ¹	£175
Pension switch report – single ceding scheme ^{1 2}	£250
Pension switch report – additional scheme ^{1 2}	£75
Drawdown report – initial crystallisation – single ceding scheme ^{3 4}	£250
Drawdown report – initial crystallisation – additional ceding scheme ^{3 4}	£50
Drawdown report – post crystallisation – ad hoc withdrawals ^{3 4}	£200
Drawdown transfer report ^{1 2 3 4}	£275
Annuity report	£250
Pension switching comparison research – Selectapension	£100
¹ includes fund research ² includes pension comparison research ³ includes open market option research ⁴ additional charge for cash flow analysis	

INVESTMENT	
New investment report ¹	£175
Investment transfer report ¹	£250
Investment transfer report - additional plan ¹	£75
Additional plan – same provider	£25
Additional plan – different provider	£75
Additional client	£50
New EIS/VCT/IHT/Structured report	£225
Bed & ISA report ¹	£175
¹ includes fund research	

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CLIENT REVIEWS	
REGULAR SERVICE	
Annual review report – investments and/or pensions – up to 2 plans	£75
Annual review report – drawdown	£125
Including Fund Switch	£25
Additional client	£50
Additional plans	£25
PREMIUM SERVICE	
Annual review report – investment OR pension – no fund switches ¹	£125
Annual review report – investment OR pension – including fund switches ¹	£150
Annual review report – investment AND pension – no fund switches ¹	£175
Annual review report – investment AND pension – including fund switches ¹	£200
Annual drawdown review report – no fund switches ^{1 2}	£175
Annual drawdown review report – including fund switches ^{1 2}	£200
Additional plan – same provider	£25
Additional plan – different provider	£75
Additional client	£50
¹ includes fund research/analysis	
² additional charge for cash flow analysis	

MORTGAGE & PROTECTION	
Combined mortgage & protection report	£275

MORTGAGE	
Mortgage report	£175

PROTECTION	
Protection report – single plan	£175
Shareholder Protection report	£225
Protection report – additional plan	£75
Policy In Trust	£25
IHT Planning	£75
Critical illness replacement report (includes critical illness comparison research)	£275

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RESEARCH	
Pension comparison research – Selectapension	£100
Investment switching comparison research – Selectapension	£100
Cashflow analysis – CashCalc	£100
Fund comparison research – FE Analytics	£75
Critical illness comparison research – CI Expert	£100

FUND RESEARCH	
Centralised Multi-Asset Fund Research – initial	£595
Centralised Multi-Asset Fund Research - subsequent	£495
Centralised ESG Multi-Asset Fund Research - initial	£595
Centralised ESG Multi-Asset Fund Research - subsequent	£495

DUE DILIGENCE	
Platform/wrap due diligence (includes analysis of 3 tax wrappers) ^{1 2}	£895
Platform/wrap due diligence additional tax wrappers	£100
DFM due diligence ^{1 2}	£895
¹ further costs may apply if using multiple providers ² a discount of £100 will apply for Reality Compliance clients and Apex Paraplanning retainer clients	

All costs quoted above are subject to VAT