

Aaron Tawny's Transparent Approach

INITIAL FINANCIAL PLANNING OPTIONS AND FEES

We realise that every situation is different and every individual is unique. We have therefore developed a flexible range of services which can be tailored to meet your specific needs, no matter how straight forward or complex.

During our introductory meeting, we discuss your goals and objectives and will identify which areas from the following are of specific interest to you.

Pension Planning	Estate / Inheritance Tax Planning
Investment Planning	Retirement Planning including Cash-flow modelling
Protection Planning	Equity Release Planning
Mortgage / Loan Planning	Financial Planning

This enables us to identify the best route toward delivering the value you require.

OUR CHARGES FOR FINANCIAL PLANS AND MEETINGS

Our fees are based on the area(s) where advice is required:

Individual Report Fees		
Pension Planning	£150 - £1,200	Estate / Inheritance Tax Planning £550 - £2,500
Investment Planning	£150 - £1,200	Retirement Planning including Cash-flow modelling £500 - £1,800
Protection Planning	£300 - £1,200	Equity Release Planning £850 - £1,500
Mortgage / Loan Planning	£400 - £1,500	Financial Planning £450 - £1,800

There may be certain circumstances where an hourly rate fee may be applicable. Due to uncertainty of the length of time the task may take, in these circumstances an hourly rate will be based on the following:

Financial planner	£120 per hour
Administrator	£70 per hour

We will always confirm any charges for any "ad hoc" work outside the scope of our normal review services.

Your Protection

If you are dissatisfied with our initial report, we will refund your fee in full.

Our Fees at the Implementation Stage

If we implement actions involving investment of capital on your behalf, our fees will be based on a percentage of the amount invested. Often, our fees can be deducted from the investment arrange or alternatively we can issue you with an invoice.

Example: If you invest £40,000 our Adviser fee would be £1,200

Amount We Invest	Fee Rate
£5,000 to £150,000	3%
£151,000 to £250,000	2.5%
£251,000 to £400,000	2%
£401,000 and above	1.5%

Offsetting Report Fees vs. Implementation Fees

Subject to certain criteria, for clients who ask us to implement our recommendations, we are able to offset some or all of our report fees. This criteria will be clarified and confirmed before you commit to engaging our services.

ONGOING CHARGES

We charge an annual Investment Administration fee of 0.5% of the value of equity and cash based investments, agreed with you as being within the scope of the advice we deliver. These are designed to cover the cost for our ongoing advice / review service which includes monitoring tax legislation, forward planning of investments and pensions.

For example £40,000 under Aaron Tawny advice would be subject to a 0.5% fee per annum which equates to £200 per annum and would qualify for the Foundation review service.

Any amendments to our stated fees would need pre-approval and signed consent from those impacted/affected.

Accessibility for Clients

Our team is freely accessible within office hours, by telephone or email access, to all clients with mortgages, insurance or investment arrangements administered by Aaron Tawny. We will be happy to answer any queries regarding existing arrangements and discuss how we can assist clients as new issues arise.

Frequency of Ongoing Review Meetings Arranged by Aaron Tawny

Experience shows that as the value of a client's assets increase, then so does the need for more frequent review discussions. Our review service levels reflect this approach as follows:

- Portfolio valuation statements
- Mortgage Check-Up
- Revisit goals and objectives
- Protection policies reviewed
- Attitude to investment risk reviewed

Aaron Tawny Review Services

Ongoing Service - Standard Benefits

All service levels feature the following standard benefits when face to face reviews take place:

- File maintenance
- Capacity for loss reviewed
- Claims /Encashment handling
- Review and maintain asset allocation
- Client newsletter

Service Category	Value of assets under Aaron Tawny	Review Meetings* Frequency of face to face
Maintenance	£5,000 - £15,000	4 years
Foundation	£15,001 - £40,000	3 years
Intermediate	£40,001 - £100,000	2 years
Comprehensive	£100,001 - £240,000	12 months
Comprehensive Plus	£240,001 plus	Full review 12 months / Interim review 6 months

* Additional review meetings can be arranged and we will confirm our charges for these in advance.

