

Ashburn Wealth Management

Service Levels & Fee Structure

Service	Description	Typical Fee Rates	
<p>All fees are assessed on a case by case basis, with reference to the complexity of the work, the time and skills required from the adviser, the level of funds, urgency of the task and the value of the advice to the client. Fee rates shown here are for guidance only.</p>			
<p>An initial meeting at our office will be provided to a prospective client without fee or obligation.</p>			
<p>Wealth Management</p>	<p>Suitable for those with investible assets of over £500,000. Covering all key aspects of personal and family wealth preservation, this service encompasses Holistic Financial Planning and Portfolio Management.</p> <p>There are six stages to this service:</p> <ol style="list-style-type: none"> 1. Gathering information on the client's circumstances, needs and objectives 2. Analysis and research to find financial solutions, and build a financial plan. 3. Presentation and confirmation of the proposed financial plan. 4. Specific investment recommendations to help deliver the plan. 5. Implementation of the planned strategies and arrangement of investments. 6. Ongoing review of client circumstances, monitoring and as appropriate realigning investments. <p>This comprehensive service may include; cashflow analysis; liquidity planning; strategic investment advice; pension, tax and estate planning.</p>		
	<p>Discovery, Analysis, Planning and Reporting (Stages 1-4)</p>	<p>From £2,500</p>	
	<p>Implementation (Stage 5)</p>	<p>£2,500</p>	
	<p>Ongoing financial planning advice and portfolio reviews (Stage 6)</p>	<p>First £1m</p>	<p>1%pa</p>
		<p>Second £1M</p>	<p>0.5% pa</p>
<p>Excess over £2M</p>		<p>0.25% pa</p>	

Personal Portfolio Management	Suitable for individual clients or couples with investible assets of between £100,000 and £500,000. This involves creating and maintaining a tax efficient multi-asset risk rated portfolio, designed to meet the investor's long term objectives as well as their income and liquidity needs. The portfolio may amongst other things include collective investments, ISAs or Pension funds.		
	Discovery, Analysis, Initial Advice and Reporting.	From £1,500	
	Creation of the recommended portfolio structure	From £1,500 to £2,500	
	Annual client reviews and portfolio rebalancing & half yearly valuations	1%pa (min £1000)	
Trustee Portfolio Management	Suitable for Trustees, including Charities and Pension funds. This involves creating and maintaining a tax efficient multi-asset risk rated portfolio, designed to meet the Trustees' long term growth and /or income objectives as well as their short-term liquidity needs. It includes assisting trustees on tax planning matters and account preparation. [This service does not include personal financial planning advice.]		
	Discovery, Analysis and Reporting.	From £1,000	
	Creation of the recommended portfolio structure	From £1,500 to £2,500	
	Six-monthly portfolio reviews and rebalancing	First £500,000	1%pa (min £1500)
		Band £500k to £2M	0.5% pa
Excess over £2M		0.25% pa	
Financial Planning (Holistic or Focussed)	This is suitable for clients who are looking for ongoing advice but do not require portfolio management. Planning may be Holistic, or Focused only on specific areas of the client's finances, such as pensions, SSAS or SIPP.		
	Discovery, Analysis, Planning and Reporting	From £1,500	
	Implementation of the advice contained in the initial report	Depends entirely on nature of work required.	
	Annual review	From £1,500 per annum	

Notes:

In the full Wealth Management Service percentage fees are calculated with reference to the value of long term investments, savings and pension assets which are being used to meet the client's long term planning objectives. This excludes property and short term cash deposits.

Where a flat fee or retainer is inappropriate, work may be carried out on a time cost basis with rates of £60 per hour for support staff to £225 per hour for CFP^{CM} qualified advisers.

This document shows indicative rates. The specific services and terms applicable to an individual client will follow discussions and be detailed in a personal Letter of Engagement, which supersedes this document.

We are advised that Portfolio Management and Wealth Management Services are exempt from VAT. Project work and Financial Planning Services, however, may be liable to VAT, depending on the nature of the work carried out, and the VAT Registration status of this firm at the time of advice.