

Call now on 0845 505 1450

May 2011

## PRICE LIST - PAGE 1

### RETIREMENT PLANNING & PENSIONS

REVIEW YOUR CURRENT POSITION	FEE
An investigative piece of work identifying how your existing arrangements are invested, the degree to which you are exposed to risk, details on all of the related charges, and initial proposals on how things might be improved (for instance, reducing the charges on NIL commission terms). We will write to you setting out our findings in a letter.	Dependent on the number of arrangements to be reviewed. Typically ~ £250
<b>FINANCIAL PLANNING WITH PENSIONS</b>	
Our financial planning service will help you to identify your short and longer term goals (target income in retirement etc), and using a cash flow forecast establish how your personal, company and state pensions can best be employed to meet them. If further provision is required we will calculate how much. We will write to you setting out our analysis and comments and identify points of concern and areas of action.	Dependent on the complexity of your circumstances. Typically ~ £750
<b>PENSION ACCRUAL TRANSACTIONS</b>	
Advise on and arrange a single premium, or regular premiums to a stakeholder pension plan (based on 1 policy)	£200
Advise on and arrange a transfer-in to a personal / stakeholder pension plan (based on transfers to 1 policy)	£150 per existing policy - PLUS £400 for receiving scheme advice
Advise on and arrange a transfer-in to a self-investing personal pension – SIPP, on the basis of using up to 5 different investment funds (self-investment not in registered collective funds or quoted stock will be subject to an hourly rate)	£150 per existing policy - PLUS £500 for receiving scheme advice
An investment alteration, fund switch etc (collective funds or quoted stock)	£ 25 per switch
Transfer out of final salary scheme - Transfer Value Analysis Calculation (TVAC)	£1,000 per TVAC & related advice for the existing scheme benefits
<b>PENSION INCOME TRANSACTIONS</b>	
Advise on and arrange: <ul style="list-style-type: none"> <li>- a standard annuity</li> <li>- an enhanced / impaired life annuity</li> <li>- an investment linked annuity</li> <li>- a 'third way' pension product</li> </ul>	£200 per existing policy £300 per existing policy £350 per existing policy £450 per existing policy
Advise on and arrange an income drawdown policy (capped drawdown) on the basis of using up to 5 different investment funds	£200 per existing policy PLUS £750 advice on new policy
Advise on and arrange a flexible drawdown policy on the basis of using up to 5 different investment funds	£200 per existing policy PLUS £900 advice on new policy
Advise on and arrange a scheme pension policy on the basis of using up to 5 different investment funds	£ 250 per existing policy PLUS £1,000 advice on new arrangement

**NOTES:** we will agree our fees with you in advance of the work by way of a Letter of Engagement. Where we are instructed to arrange a transaction, and then the client decides not to continue, the client will still be invoiced for the fees incurred.



**Exec Dir: Dr R W Keyte** Chartered Financial Planner, Certified Financial Planner<sup>CM</sup>,  
Certified to ISO 22222, Winner of Money Management Financial Planner Awards 2009  
**Well Money Clinic is a trading style of Keyte Ltd, Chartered Financial Planners who are authorised and regulated by the Financial Services Authority (FSA firm reference number 136129)**

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### SAVINGS & INVESTMENTS

REVIEW YOUR CURRENT POSITION	FEE
An investigative piece of work identifying how your existing arrangements are invested, the degree to which you are exposed to risk, details on all of the related charges, and initial proposals on how things might be improved (for instance, reduce the charges by earning your own trail commission). We will write to you setting out our findings in a letter.	Dependent on the number of arrangements to be reviewed. Typically ~ £250
FINANCIAL PLANNING WITH SAVINGS & INVESTMENTS	
Our financial planning service will help you to identify your short and longer term goals (supplementing income in retirement, paying university fees etc), and using a cash flow forecast establish how savings and investments can best be employed to meet them. If further provision is required we will calculate how much. We will write to you setting out our analysis and comments and identify points of concern and areas of action.	Dependent on the complexity of your circumstances. Typically ~ £750
INVESTMENT TRANSACTIONS	
Stocks & Shares ISA subscription for 2011/12: - advising on and arranging monthly savings or a single premium of £5,340 or less - advising on and arranging a single premium of between £5,340 and £10,680	£150 £200
Advising on and arranging the transfer of an existing ISA into a new ISA (for instance with lower charges and the ability to earn your own trail commissions - on the basis of using up to 3 different investment funds)	£200 per ISA transferred
Lump sum investment, advising on and arranging a lump sum investment into a collective investment account (on the basis of using up to 3 different investment funds)	£200
Advising on and arranging the transfer of existing collective investment holdings into a new collective investment account (on the basis of using up to 3 different investment funds)	£200
Basic investment administration: - advising on and arranging investment fund switches or other alterations - advising on and arranging a Bed'n'ISA exercise	£25 per item £50 per Bed'n'ISA
Establish stockbroker portfolio (with annual charge of 0.25% pa + VAT or less)	£750 for the advice PLUS £250 administration fee
Stockbroker portfolio investment alteration (an asset allocation change etc)	£100 per alteration for the advice PLUS £50 administration fee
Establish a single premium investment bond (onshore or offshore)	£750 for the advice PLUS £250 administration fee

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### PROTECTION (life assurance etc)

REVIEW YOUR CURRENT POSITION	FEE
An investigative piece of work identifying how the cover provided by your existing arrangements, any obvious gaps in your cover, details on all of the related premiums and charges, and initial proposals on how things might be improved (for instance, reduce the charges by using NIL commission terms). We will write to you setting out our findings in a letter.	Dependent on the number of arrangements to be reviewed. Typically ~ £250
<b>FINANCIAL PLANNING WITH PROTECTION POLICIES</b>	
Our financial planning service will help you to identify your short and longer term goals (protecting your earnings against incapacity or death, providing for a future Inheritance Tax liability). If further provision is required we will calculate how much. We will write to you setting out our analysis and comments and identify points of concern and areas of action.	Dependent on the complexity of your circumstances. Typically ~ £750
<b>PROTECTION TRANSACTIONS</b>	
Advising on and arranging term assurance, per policy (inc mortgage protection)	£250
Advising on and arranging family income benefit, per policy	£250
Advising on and arranging income protection, per policy (permanent health insurance)	£300
Advising on and arranging critical illness insurance, per policy	£500
Advising on and arranging whole of life assurance, per policy	£300
Advising on and arranging gift inter vivos assurance, per policy (cover for PETS*)	£300
Advising on and arranging private medical insurance, per policy	£300
Sale of endowment policy	£250 per policy

\* Potentially Exempt Transfers = PETS, the cover is for the related potential inheritance tax liability

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### OTHER ITEMS

Advising on and arranging: - a Purchased Life Annuity - an Immediate Care Annuity	£300 per policy £500 per policy	
Holistic and bespoke financial planning report	Dependent on the complexity of your circumstances. Typically ~ £2,000	
Arranging for life or pension policy death benefits to be put under trust	£100 per trust PLUS £ 20 per policy admin fee	
Arranging pension death benefit nominations	£40 per policy	
Arranging a stock transfer	£40 per transfer	
Arranging a policy assignment	£80 per assignment	
Arranging the sale, surrender or redemption of an investment	£100 per policy gathering quotes + £100 per policy sale admin fee	
<b>Second Opinion Service</b> on the telephone (this service is <u>not financial advice</u> , but assessing the appropriateness of advice you have been given)	£100 per consultation via phone	
<b>Second Opinion Service</b> in writing (this service is <u>not financial advice</u> , but assessing the appropriateness of advice you have been given)	£200 per consultation in writing	
<b>ONGOING SERVICE</b>	<b>Wrapped * Assets</b>	<b>Non-Wrapped * Assets</b>
Annual policy summary & covering letter plus telephone support throughout the year	£ 25 pm	£ 50 pm
Six monthly policy summaries & covering letter & an annual client conference to review matters plus telephone support throughout the year	£ 50 pm	£100 pm
Quarterly policy summaries & covering letter & six-monthly client conferences to review matters plus telephone support throughout the year	£100 pm	£200 pm
Ad hoc work items and correspondence for a Chartered Financial Planner	£160 per hour	
All other work items and correspondence on a 'pay as you go'	Chartered Financial Planner All other staff	£160 per hour £ 80 per hour

\* Wrapped assets are any investments you have in pensions, ISAs, fund platforms or dealing accounts via a wrap service used by Well Money Clinic. Non-wrapped assets are any investments you have outside of a wrap service.

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**CLIENT CONFERENCES:** the time and date for a conference is arranged by appointment. Conferences can take place over the telephone, by Skype videoconference (free videoconferencing software available on [www.skype.com](http://www.skype.com)) or at our offices for a face-to-face meeting. A face-to-face meeting at a venue other than our offices will be subject to an additional charge which we will disclose on request.