

FEES AND COSTS

The first appointment with us has no cost or obligation.

Our fees and costs are detailed in our Financial Services Guide, but in essence they are;

Our clients do not pay an entry or exit fee on investments. These normal fees are fully rebated down to nil.

The investment managers we use charge an annual fee, usually about 2% all up, out of which they send us a 'trail brokerage' of about 0.5%. This amount varies between managers, but not materially. This is how we are paid.

If a client requests a 'full' plan prepared there is a cost between \$550 to \$1 100, depending on the complexity.

If a client just wants advice on the placement of a specific amount - defined advice service, there is no cost other than the annual fees.

Client are encouraged to ask about fees as we are obliged to disclose them clearly and are quite willing to anyway.