

Fees for our Services

We will always agree with you in advance how we will get paid and we will disclose adviser, product provider and any platform fees in advance.

We are happy to discuss payment options for our services such as direct payment with an invoice, deductions from the proposed investment or assets under management; and we will disclose any commission generated and received from the relevant product provider for insurance or mortgage sales. Our fees reflect payments received from all sources and are also determined by the levels of work both initial and ongoing.

Value added tax may be payable on some or all the work we do. We will inform you if VAT is applicable.

Investment advice

Our hourly rates are:

Partner/Director	£75 per hour
Financial adviser	£75 per hour
Administration	£25 per hour

Our fixed fees are:

Initial Meeting and financial review:	Free
Implementation:	0.90%
Inheritance Tax Planning:	0.90%
Ongoing Reviews:	0.45%

These fees are indicative only and in any event are subject to review annually on 06/04. In cases that we deem to be complex in nature, our fees may be higher than our stated rates. However, we will always provide you with a breakdown of our estimated fee and agree this with you prior to undertaking any work.

Our fees as a percentage of the initial funds invested are: 0.9% and for revision and review: 0.45% p.a.

For example, a £100,001 investment would cost £900 initial and £450 annual (£37.5 paid monthly)

Heathcote Chartered Financial Planning
15 Gloucester Road, Ross on Wye, HR9 5BU
Tel: 01989 564203

Heathcote Financial Planning is a trading name of The Mortgage and Protection Partnership Ltd
Registered in England and Wales number: 8734287
The Mortgage and Protection Partnership Ltd is Authorised and Regulated by the Financial Conduct Authority.
MAY 2020

You may wish to set a fixed amount of fees that cannot be exceeded without further reference to you, in which case please speak with your Adviser. Where charging a fixed fee we will provide you with a fee agreement showing the actual fee that will be payable for the agreed service being provided. Where charging an hourly rate we will provide a letter of engagement to indicate how much we might charge in total.

Mortgage Advice

Fees for the arrangement of mortgages (including Equity Release) may be partially paid by the lender, the balance (if any) to be met by you. The minimum fee for arranging a mortgage to purchase a property is £350 and no fee for a basic re-mortgage. The arrangement of a mortgage may not include the completion of the transaction.

Insurance Products

No fees will be charged for the arrangement of protection products if a commission is received from the provider. Commissions are paid for from the charges levied by providers. An illustration will be provided prior to any agreement to proceed.

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