just advice©
INDEPENDENT FINANCIAL ADVICE MADE SIMPLE

Fees and Cost of Advice Schedule

The Financial Services Authority (FSA)
The Financial Services Authority is the independent regulator for financial services in the UK. It requires that we provide the information contained within this document when advising on some forms of savings and investments. You may use this information to compare value for money and to decide which firm to use.

Our Services
We offer an initial discussion (without charge) when we will describe our services more fully and explain the payment options available to you. If you decide to go ahead, we will:

- Gather and analyse personal information about you, your finances, your needs and objectives;
- Recommend and discuss any action we think you should take and, with your agreement, arrange the relevant investments and/or policies for you.

Payment Options
Not all firms charge for advice in the same way. We will discuss your payment options with you and answer any questions you have. We will not charge you anything until you have agreed how we are to be paid. Below are the payment options we offer.

Paying by fee
Whether you buy a product or not, you will pay us a fee for our advice and services. This payment is subject to VAT. If we also receive commission from a product provider when you buy a product, we will pass on the full value of that commission to you in one or more ways. For example, we could reduce your product charges; or increase your investment, where applicable.

Paying by fee via higher product charges
If you buy a financial product, you may be able to instruct the product provider to pay the fee for the cost advice by increasing the product charges. This payment is not subject to VAT.
Although you pay nothing up front, that does not mean our service is free. You still pay us indirectly through higher product charges as the product charges not only pay for the product provider's own costs but also the cost of advice. These charges reduce the amount left for investment.
If you buy direct, the product charges could be the same as when buying through an adviser, or they could be higher or lower.
We will tell you how the product charges will be affected by choosing this method before you purchase an investment or policy.

How much might our services cost?
Irrespective of which method you choose the fee charged will be the same.

We work on a fixed price basis, please see the attached "**just for now, just for the future**" brochure for a full list of our services and fee's.

For example, typical charges are:

- Individual Financial Review £295

Your adviser will be able to provide additional examples if you have specific requirements.

Tables 1 and 2 show examples of the fee's we charge (or the equivalent fee we would earn through higher product charges). The fees charged vary according to: the type of product, the amount you Invest. We will confirm the actual fee to you before you buy a product.

Table 1 - Regular Contributions – Example fee's based on a £100 per month premium

Collective Investment	£225, based upon a fee of £150 for the advice and £75 to set up the policy
Whole of Life	£600, based upon a fee of £150 for the advice and £450 to set up the policy
Personal and Stakeholder Pension	£225, based upon a fee of £150 for the advice and £75 to set up the policy

Table 2 - Lump Sum Investment – Example fees based on £10,000 invested

Collective Investment	£300, based upon a fee of £150 for the advice and £150 to set up the policy
Investment Bonds	£300, based upon a fee of £150 for the advice and £150 to set up the policy
Personal and Stakeholder Pension	£225, based upon a fee of £150 for the advice and £75 to set up the policy
Annuities	£525, based upon a fee of £175 for the advice and £350 to set up the policy
Unsecured/ alternatively Secured Pensions	£675, based upon a fee of £175 for the advice and £500 to set up the policy

Ongoing service and advice
The fee charged will depend upon the level of service that you require.
Typically, our fees start at £30 per month and can be paid by either standing order from your current account or from the product provider through higher product charges.

For further information please contact your adviser.

Just advice is a trading style of Wessex Investment Management Ltd. which is authorised and regulated by the Financial Services Authority.