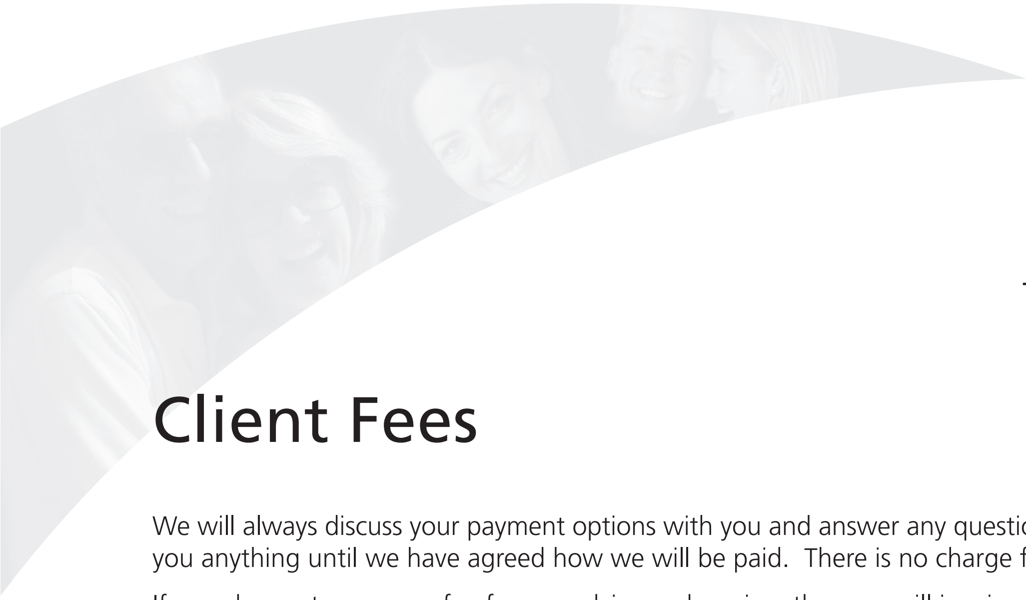

sense
financial solutions

Client Fees

We will always discuss your payment options with you and answer any questions you may have. We will not charge you anything until we have agreed how we will be paid. There is no charge for an introductory first meeting.

If you choose to pay us a fee for our advice and services then we will invoice you whether you buy any financial products or not. If you do buy a product then we will pass on the value of any commission that we might receive by reducing our fee, reducing any product charges or by refunding the commission to you.

Should you choose to work with us on a commission basis then you will pay nothing directly to us. However we will normally receive commission on the sale of any products from the product providers. This commission is included in the product charges that you pay and which reduce the amount available for investment.

Sometimes we may charge a fee on top of any commission we might receive.

Here is a guide to our current levels of fees.

Invoiced hours for work agreed	Directors and Consultants	from £120
	Paraplanners	£75
	Administration	£30

The Sense Financial Plan	£695
The Protection Solution	£295
The Pension Solution	£295
The Investment Solution	£295
The Estate Planning Solution	£295
The Pension Audit Service	£395

Sense Wealth Management Service	£1000 annual fee or £85 per month
Sense Lifetime Service	£500 annual fee or £45 per month
Sense Solutions Service	Fees dependent on work undertaken

"You know it makes sense"