

MATHEWS
COMFORT
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How We Charge For Lifestyle Financial Planning



FINANCIAL
PLANNING

What are the costs?

We are a professional and honest company and will never shy away from explaining our fees or how much it costs to take up one of our precious client spots.

After advising hundreds of clients, we came to the conclusion that the value of our fee is the perception of the individual client. There is little point listing all the things we can do for you, as ultimately, it's impossible to value your perception of our fee. Only you can deem the value. You'll either pay the on-going service fee gladly or you won't – it's that simple!

We charge an initial fee to create your Lifestyle Financial Plan outlining the strategy required to meet your objectives. There are several fee levels for the initial plan, depending on the complexity of your affairs. Our minimum fee is £1,000, but will not exceed £3,000. In our experience, the average fee is £2,000. Before we proceed with any work on your behalf, we will outline the fee.

The process of creating a plan is complex, but we love this part of the financial planning journey so aim to keep our fees reasonable. It is genuinely a pleasure for us to create a Lifestyle Plan for you and we are so confident that once going through the initial process, it's highly unlikely you will not work with us going forward. Let's face it, who would buy a plane without the Pilot!

It takes great skill and experience to put the plan into action, keep it on track and protect your lifestyle. This is the part we believe you will find valuable and willing to pay for.

We charge an on-going financial planning fee commensurate to the assets we have directly under our control. Our annual fee will be 1% if your assets are below £400,000 and 0.75% for assets over £400,000. Our minimum total on-going annual fee will be £3,000.

We cannot tell you how much we believe it is fundamentally vital to control your assets to fulfil your Financial Plan. How could we possibly monitor the plan if investments are managed elsewhere. These underpin your Plan and if we don't know what is happening with them it could seriously jeopardise the great planning we have put in place. We are not prepared to let you take that risk.

Once your Lifestyle Financial Plan is prepared, should product or investment charges be required, we will charge you a fee to make that happen. How much you pay depends on the product, value and time/risk involved for us to implement.

There are too many options to list here. Our Fee Schedule provides further details and highlights the fee levels. Generally, the fee is 1% of assets we advise you on, subject to a minimum implementation fee of £2,500.