

Fee schedule 2021

clarity

To be read in conjunction with clarity's Terms of Business dated 1 January 2021

Our basis of remuneration

Our aim is to provide you with the advice and services that you need, and to cover our costs in a way that suits you and has been agreed with you in advance. We offer an initial discussion (without charge) when we will describe our services, 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. We will tell you if you have to pay VAT.

Strategic advice fee rates

Our strategic advice services provide individually designed holistic financial planning strategies or advice to plan your affairs for specific life events (e.g. retirement, death, sickness). There are a number of different methods of fee-charging to provide strategic advice:

- a fixed fee to cover agreed tasks
- an hourly rate, based on the complexity of the assignment and the degree of specialisation and expertise required
- a monthly or annual retainer fee

The methods that clarity offers are as follows:

1. Hourly fee rates

Our hourly fee rates are:

Staff member	Hourly fee rate (+ VAT)
Director	£435
Associate Director	£370
Senior Adviser	£340
Adviser	£315
Senior Paraplanner	£295
Senior Administrator	£185
Administrator	£170

2. Retainer

Our retainer fees are:

Level of service	Annual fee (+VAT)
clarityELITE	£4,700
clarityONE-TO-ONE+	£3,850
clarityONE-TO-ONE	£3,000
clarityCORE	£1,200

Investment management fee rates

These services cover how we transact your investments and how we help you manage any investments once the strategic advice has been given. There are three levels of service, offering reviews at different frequencies. The fees are calculated as a percentage of the total funds being managed and are payable monthly from the investment provider. They are:

Level of service	Fee (per annum)
clarityPORTFOLIO+	0.75%
clarityPORTFOLIO	0.50%
clarityINVEST	0.40%

For example; if your holdings total £10,000 then 0.40% would represent a fee of £40 per annum, 0.50% would represent £50 per annum and 0.75% would represent £75 per annum.

Notes

- In certain circumstances, you should be aware that there may be costs charged by other third parties, for instance survey fees in connection with a mortgage. These will be explained to you beforehand.
- All fees will be due and payable by you to us within 30 days of your receipt of our invoice.
- Disbursements may also be charged if specifically agreed between us.