



Investments • Pensions • Financial Planning



Guide to: The Cost of our Services

Our mission

While the quality of our advice is our over-riding priority, providing this at a cost that makes it accessible and which our clients feel is good value for money is important to us. It is also important that our clients have clear information on what our services will cost before any charges arise. This document is intended to reflect this objective.

What we do

Atkins Bland specialises in investment and pension advice, helping you assess your needs and how best to allocate your capital to achieve these. Our core expertise is in asset allocation and investment strategies, including taxation, and we feel there are three key areas this field divides into .

Pre-retirement planning	At-retirement planning	Post-retirement planning
Helping ensure you build up enough to retire when you would like to and with the resources you need	Helping you navigate through the maze of options and find your way to the right solution	Helping you make sure your resources are working in the way they should, producing what you need them to in a tax efficient way

In addition, and often linked to these core areas, we offer advice in the following fields:

General financial planning	Life and health insurance	Estate planning	Long term care funding
Helping you construct your road map to show you how best to get to where you want to, while avoiding the pot holes	Assessing the need for cover on request. Please note Atkins Bland does not provide advice on arranging protection policies	Helping you make sure the wealth and assets you have built up go where you want them to	Assessing options and advising on the best way to fund, or plan for, the cost of care at home or in a care home

How we are paid for what we do

We enjoy what we do but operating an Independent Financial Adviser business is costly. We do need to charge for our time and expertise so that we can cover these costs and pay all those working for the firm.

To keep life easy for our clients, and everything clear and transparent, we offer a straightforward payment option for the core areas of our work, as set out below:

Taking on a new client

Stage	Fee	Notes
Initial meeting to explain what we do and gather information on circumstances, objectives, aspirations and requirements	No fee	We are happy to complete this work at our own expense, allowing someone an opportunity to assess if what we do is suited to their needs, without any cost to them
Follow up written overview	No fee	
Subsequent work establishing someone as a client of the firm if our services and their needs are well matched	No fee	We are happy to treat this as covered by our % based fees referred to below

Advice on investment or pension arrangements

Initial advice fees (other than Defined Benefit transfer advice)

Service Provided	What is covered	% fee based on £ value before any scale discounts	£ per £10,000 of value*
Initial advice: research, analysis and implementation	All research and analysis relating to setting up, or adding to, an investment or pension portfolio including, where applicable, assessing existing plans and advising on their suitability for retention or change Preparing written recommendation setting out our advice Implementing the advice if you choose to go ahead	2%	£200

How we are paid for what we do cont...

Advice on investment or pension arrangements

Ongoing advice fees:

Service Provided	What is covered	% fee based on £ value before any scale discounts	£ per £10,000 of value*
Ongoing reviews and reporting based on full investment strategy advice	Half yearly* portfolio reviews and reports including implementation of any agreed changes to the investment strategy and incorporating availability for general financial planning enquiries, review meetings and anything we can help with, within reason (see below under "General financial planning advice")	1% pa	£100
Or			
Ongoing reviews and reporting based on multi asset managed funds	Yearly portfolio reviews and reports assessing the suitability of the fund managers in use, implementation of any agreed changes to these and incorporating availability for general financial planning enquiries, review meetings and anything we can help with, within reason (see below under "General financial planning advice")	0.8% pa	£80

*Notes

We require minimum account values to offer our services to ensure fees received do cover our costs

Minimum value to be invested: £30,000

Minimum value to provide half yearly reports: £50,000

Adjusting for a different review frequency

Our standard advice model is based around half yearly reports (yearly for a portfolio valued at less than £50,000) for our full advice service and yearly for our service using multi asset managed funds.

However, we are normally happy to accommodate a preference for a less frequent or more frequent portfolio review schedule, with our fee terms revised downwards or upwards accordingly.

Passing on economies of scale

As we experience economies of scale for larger portfolios, we can often offer terms based on lower percentage rates to reflect this.

Where we feel this is appropriate, we will do so proactively, so you do not need to ask.

If we are providing joint reports, we will consider the combined value when assessing this .

General financial planning advice

If we are already receiving payment for ongoing advice on your investments or pension plans, we can usually provide general advice at no extra cost.

Where the nature of the work is such that this is impractical, we will advise you in advance, and agree payment terms before any chargeable work is carried out.

These will be either time based or a fixed fee.

An example of this is where we are providing advice on internally converting an invested pension plan to pay benefits, where our typical fee will be £750 (as at June 2024).

Adapting to individual client needs

Our fee structure is designed to be simple, easy to understand, entirely transparent, fair and very competitive against the marketplace, particularly if comparing on a like for like basis in terms of the highly personalised service we provide. As a result of this, we believe our fees should be appealing to the vast majority of clients. However, we are flexible and are always happy to discuss alternatives.

How we collect our fees

Again, we try to be flexible but the following are the usual payment methods:

Fee structure	Payment methods available
Percentage based	By direct deduction from an investment or pension portfolio if available or by invoice if not
Time based or fixed fee plus disbursements	By invoice followed by cheque or bank transfer or deduction from an investment portfolio if established

Our current hourly charge rates

Where we are carrying out work charged on a time spent basis, our rates are as follows:

Person carrying out the work	Charge rate
FCA registered financial adviser	£180 per hour (plus VAT if applicable)
Technical specialist	£90 per hour (plus VAT if applicable)
Administrator	£45 per hour (plus VAT if applicable)

We may also charge for any disbursements and costs associated with items such as postage and photocopying.

VAT

VAT is not normally payable where work relates to the establishment of a “Retail Investment product” (this covers most investment and pension plans) or ongoing monitoring of these agreed at the time of establishment.

Where this exemption, based on what HM Revenue and Customs call “intermediation”, does not apply, VAT at standard rates will apply to our advice fees.

We are flexible

Whatever terms are agreed and put in place, you can change them or cancel them, whenever you wish. We hope you will never want to stop using our services and will try our best to make sure you choose to stay with us, but you will always be free to, without notice or hindrance.

The last word

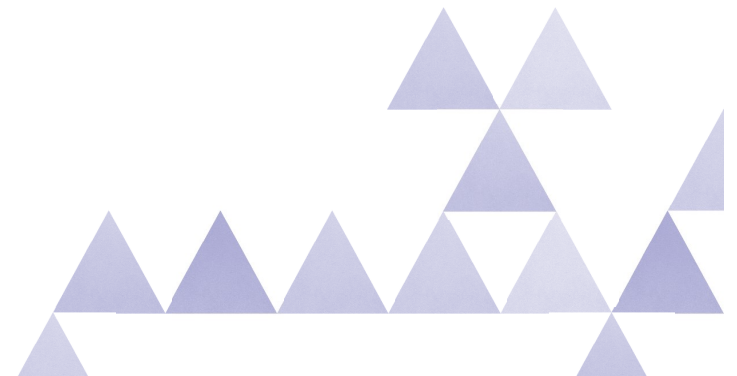
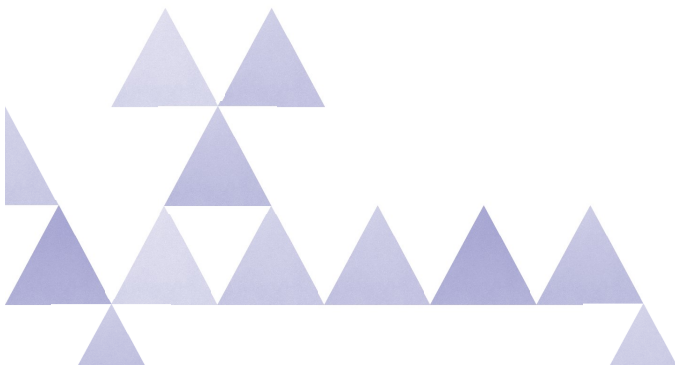
While explaining our payment terms is important, there is nothing more important to us than doing everything we can to make sure that all our clients genuinely benefit from using our services.

We hope, and believe, that a lot of what we provide is quite intangible, such as peace of mind and the confidence that you have someone looking after your financial affairs who you can trust and rely on.

However, some is more tangible, such as how much return you make on your money.

Our mission is to do all we can to achieve a goal whereby what you have in terms of financial resources is more than you would have without us, after taking into account all costs.

We can never know we will achieve this until we have the benefit of hindsight, but we do know we will always do our best to deliver this outcome, and we believe our record over the 30 plus years since we started out shows we have every reason to be confident that we can.



Important notes

Any opinions expressed on the merits or disadvantages of any options are intended as a general comment only and not as specific advice to the reader.

This document is intended as a supplement to full independent advice and not as a replacement for it and should be read in conjunction with any personalised recommendations provided by Atkins Bland Ltd and with any product brochures supplied.

The value of investments will fall as well as rise, as can any income produced or generated. An investor may, therefore, get back less than invested.

Inflation can reduce the real value of capital and the income it generates.

Past investment performance is not a reliable guide to the future.

Any reference to taxation, regulation or legislation is based on our current understanding and details should be checked before any reliance is placed upon its accuracy.

The impact of taxation and tax planning depends on individual circumstances and may be subject to change, which can be retrospective.

Errors and omission excepted.

Prepared by Atkins Bland Ltd. June 2024.



Atkins Bland Ltd is authorised and regulated by the Financial Conduct Authority. Registration number 184046.

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