

About the Costs of our Services

Stratton Annette's Limited
The Dutch Barn
Unit 25, The Steadings Business Centre
Maisemore, Gloucester, GL2 8EY

keyfacts[®]

1. The Financial Services Authority (FSA)

The FSA is the independent regulator of financial services. It requires us to give you this document when advising on some savings and investments. You may use this information to compare value for money, to shop around and to decide which firm to use..

2. Our Services

The first part of our unique "Wealth Management Process" is the Confidential Discovery Stage, for which there is a fixed fee. This consists of the Lifetime Focuser and Discovery Meeting. These are designed to help you clarify your thoughts, plans and objectives for the coming years and to overview strategies to achieve them.

The "Wealth Management Plan" stage, for which there is a fixed fee, will develop solutions and selected implementation strategies to achieve your objectives. It will include a full breakdown of the fees involved to implement the recommended strategies.

3. What are your 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. We have ticked 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. If we also receive commission from the 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 our fee; or reduce your product charges; or increase your investment amount; or refund the commission to you.

Paying by commission (or product charges). If you buy a financial product, we will normally receive commission on the sale from the product provider. Although you pay nothing up front, that does not mean our service is free. You still pay us indirectly through product charges. Product charges pay for the product provider's own costs and any commission. 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 much the commission will be before you complete an investment, but you may ask for this information earlier.

About the Costs of our Services

4. How much might our services cost?

We will agree the rate we will charge before beginning work. We will tell you if you have to pay VAT.

The following are typical charges:

The Confidential Discovery Stage *	£187 + VAT
The Wealth Management Plan *	£237 - £1487 + VAT
The Planning Meeting *	£187 + VAT
The Client Relationship*: Annual Retainer	£397 + VAT per annum plus 1% of investments arranged
Quarterly Retainer	£197 + VAT per quarter plus 1% of investments arranged
The Customer Relationship:	0.5% of investments arranged

Arrangement of Onshore Investments:	3.47% of the first £200,000 invested 2.87% of the next £250,000 invested 2.47% of the next £280,000 invested 2.27% of the next £270,000 invested 1.4% of all further investments
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Arrangement of Offshore Investments:	3.47% of the first £200,000 invested 2.87% of the next £250,000 invested 2.47% of the next £280,000 invested 2.27% of the next £270,000 invested 1.4% of all further investments
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Arrangement of Pension Investments:	3.47% of the first £200,000 invested 2.87% of the next £250,000 invested 2.47% of the next £280,000 invested 2.27% of the next £270,000 invested 1.4% of all further investments
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Arrangements of products involving insurance: £500 - £15,000

There may be other fees associated with the implementation of recommendations by one of the other companies within the Stratton Group. We will always advise you of these, and agree them with you prior to work commencing. Those processes marked with * may, in some circumstances not be regulated by the Financial Services Authority.

5. Further Information

If you need any more help or information

- Ask your adviser; or
- Visit www.fsa.gov.uk/consumer