

Charging Structure

Initial Fee

Minimum Initial Fee (if investing/transferring less than £50,000)	£1,000
First £100,000 invested/transferred	2%
Balance in excess of £100,000	1%

Examples

Investment of £40,000	Minimum Initial Fee = £1,000
Investment of £100,000	Initial Fee of 2% = £2,000
Investment of £200,000	Initial Fee of 2% on first £100,000 and 1% on the balance = £3,000

That's not all...

We will also take into account the value of existing holdings when calculating fees e.g. an existing client who has £150,000 invested with SGM will only ever pay 1% on new investments, with no minimum fee.

Finally, where new clients' existing investments remain suitable and fit within our Centralised Investment/Retirement Proposition, we will charge no initial fee, but will be happy to confirm suitability and provide an ongoing service.

Ongoing Service Fee

Minimum Ongoing Fee (if assets under management are less than £80,000)	£400
Standard Ongoing Fee (if assets under management are greater than £80,000)	0.5%

Examples

Assets under management of £50,000	Minimum Ongoing Fee = £400 per annum
Assets under management of £250,000	Ongoing fee of 0.5% on full sum = £1,250 per annum

For transparency, we intend to only offer one service level that will adapt and change as your needs do; in this way, we believe that our ongoing service is totally bespoke, and totally fair to our clients.

The Hidden Catch?

There isn't one!

We are happy to provide you with a more detailed example of our charges via our Client Service Agreement and we offer an introductory meeting, at no charge to yourself, at which we can explain this in further detail. We are proud of our charging structure and would reiterate that we aim to provide 'the best service at the best price'.

It is our belief that we can offer our leading passive investment solution to all of our clients with the total annual fees (which incorporates ourselves, platform charges and fund manager's charges) coming in at below 1%, whilst the total charges for our leading active investment solutions will be significantly below 2%, and generally below 1.5%. If you are currently paying in excess of these rates, we believe that you should be asking yourself; why?