

Charging Structure

Initial Advice Charges

Minimum Initial Advice Charge (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 Advice Charges

Minimum Ongoing Advice Charge (if assets under management are less than £100,000)	£750 per annum
Standard Ongoing Advice Charge (if assets under management are greater than £100,000)	0.75%
Maximum Ongoing Advice Charge (if assets under management are greater than £1,333,333)	£10,000 per annum

Examples

Assets under management of £80,000	Minimum Ongoing Advice Charge = £750 per annum
Assets under management of £500,000	Ongoing Advice Charge of 0.75% on full sum = £3,750 per annum
Assets under management of £2,000,000	Maximum Ongoing Advice Charge = £10,000 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'.