

keyfacts

about the cost of our services



Integral Financial Advice Limited

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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 decide which firm to use.

2. Our services

We offer an initial discussion (without charge) when we will describe our services more fully and explain the payment options. We advise clients who are emigrating from the UK to Australia or New Zealand in regards to the future tax treatment of their UK assets and incomes. We specialise in providing advice in relation to UK pension transfers to Australia and New Zealand.

If you decide to engage our services in relation to your emigration to Australia/New Zealand, we will:

- gather and analyse personal information about you, your finances, your needs and objectives
- recommend and discuss any action we think you should take and with your agreement perform such action

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, we will expect you to 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 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.

4. How much our services might cost?

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

Our typical charges are shown below. Please note, we may chose to waive these fees:-

Service	Cost
Initial Client Meeting	£100 (per client/couple)
Pension Transfer Analysis Report (personal or stakeholder pensions only)	£395 (per client/couple)
Pension Transfer Analysis Report (occupational scheme involved)	£595 (per client/couple)
Strategy Report & Recommendations (Additional UK Pension Contributions)	£495 (per client/couple)
Strategy Report (Maximising Australian Retirement Income)	£495 (per client/couple)
Pension Fund Transfers	5% of the fund value transferred
New Pension Contributions	5% of the new contribution

All other work carried out will be charged on a time basis at the rate of £175 per hour.

You can ask us for an estimate of the total we may charge and we will not exceed an amount previously agreed without your prior agreement.

Further information
If you need any more help or information <ul style="list-style-type: none">• ask your adviser; or• visit www.fsa.gov.uk/consumer.