

## How We Work

On receiving an enquiry we will arrange a meeting at the time and place of your choosing. We offer meetings 24 hours a day 7 days a week 52 weeks a year.

The purpose of the meeting is to establish what your needs and objectives are and whether we are able to assist. There is no charge for this meeting and no obligation to you whatsoever. At this meeting we will normally agree how we are to be paid for our work. This can be by you paying us a fee or by an insurance company or investment house paying us commission. We will always tell you about any commission we earn, and it will be taken into account in working out our fee. You will never be asked to pay any fee that has not been agreed in writing in advance.

Sometimes clients think they can save money by dealing direct. The reality is that the direct route is no cheaper and clients who do not take advice have no regulatory protection.

Fees are based on time spent and evaluated at a rate per hour calculated to recover our costs. Fees attract an additional VAT charge whereas commissions, under current legislation, do not.