# how we calculate fee for service

**Service attributes**

**Factors affecting cost of each attribute**

| | Total Minimum | Total Maximum | *Model Type:* Liquidity | Hedge | Bequest | Spending goals — In accumulation Early-stage | Mid-stage | Drawdown In/Near |
|---|---|---|---|---|---|---|---|---|
| *By goal* | | | | | | | | |
| **Model 'license'** | £ 500 | £ 6,000 | £ 500 | £ 1,000 | £ 1,000 | £ 500 | £ 1,000 | £ 5,000 |
| **Ongoing goal planning** | £ 500 | £ 2,000 | £ 0 - 500 | £ 0 - 1,000 | £ 1,000 | £ 1,000 | £ 1,000 | £ 2,000 |
| | | | | | | | | |
| *By relationship* | | | | | | | | |
| **Planning across goals** | £ - | £ 2,000 | reassigning resources, creating optionality, resolving conflicts between goals | | | | | |
| **Tax management** | £ 250 | £ 3,000 | tax effects not covered by use of wrappers alone | | | | | |
| **Associated individuals** | £ - | £ 3,000 | eg spouses, children, trusts | | | | | |
| **Implementation issues** | £ - | £ 4,000 | eg legacy non-model holdings, multiple platforms | | | | | |
| | | | | | | | | |
| Total | £ 1,250 | £ 20,000 | | | | | | |
| Assuming assets = | £ 200,000 | £ 10,000,000 | | | | | | |
| **Risk-based fee** | £ 120 | £ 6,000 | firm liabilities and regulatory costs largely dependent on asset values | | | | | |
| | | | | | | | | |
| Total flat fee range | £ 1,370 | £ 26,000 | | | | | | |
| | | | | | | | | |
| Equivalent % Assets | 0.69% | 0.26% | | | | | | |
| Likely product costs | 0.18% | 0.08% | | | | | | |
| Platform costs | 0.15% | 0.05% | | | | | | |
| Total % Equivalent | 1.02% | 0.39% | | | | | | |