

## SCHEDULE OF SERVICES

<b>PENSION</b>	
New pension report <sup>1</sup>	£125
Pension switch report – single ceding scheme <sup>1 2</sup>	£200
Pension switch report – additional scheme <sup>1 2</sup>	£75
Drawdown report – single ceding scheme <sup>1 3 4</sup>	£200
Drawdown report – additional ceding scheme <sup>1 3 4</sup>	£75
Drawdown income withdrawal report (ad hoc) <sup>1 3 4</sup>	£150
Drawdown transfer report <sup>1 2 3 4</sup>	£250
Annuity report	£150
Pension switching comparison research – Selectapension	£75
<sup>1</sup> includes fund research <sup>2</sup> includes pension comparison research <sup>3</sup> includes open market option research <sup>4</sup> additional charge for cash flow analysis	

<b>DEFINED BENEFIT (DB) TRANSFERS</b>	
DB transfer report – <b>not</b> crystallising benefits <sup>1</sup>	£350
DB transfer report – crystallising benefits <sup>1 2</sup>	£450
Additional DB scheme	50% of above
Insistent client – follow up report <sup>1</sup>	£100
<sup>1</sup> includes fund research <sup>2</sup> includes open market option research	

<b>INVESTMENT</b>	
New investment report <sup>1</sup>	£125
Investment transfer report <sup>1</sup>	£200
Investment transfer report - additional scheme <sup>1</sup>	£75
Additional plan (same provider)	£25
Additional plan (different provider)	£75
Additional client	50% of above
Bed & ISA report <sup>1</sup>	£100
Investment switching comparison research – Selectapension	£75
<sup>1</sup> includes fund research	

<b>MORTGAGE &amp; PROTECTION</b>	
Combined mortgage & protection report	£150

MORTGAGE	
Mortgage report	£100

PROTECTION	
Protection report – single plan	£100
Protection report – additional plan	£50
Critical illness replacement report (includes CI Expert comparison research)	£200

CLIENT REVIEWS	
Annual review (investments OR pensions) report – <b>no</b> fund switches <sup>1</sup>	£125
Annual review (investments OR pensions) report – including fund switches <sup>1</sup>	£150
Annual review (investments AND pensions) report – <b>no</b> fund switches <sup>1</sup>	£175
Annual review (investments AND pensions) report – including fund switches <sup>1</sup>	£200
Annual drawdown review report – <b>no</b> fund switches <sup>1 2 3</sup>	£175
Annual drawdown review report – including fund switches <sup>1 2 3</sup>	£200
Additional plan (same provider)	£25
Additional plan (different provider)	£75
Additional client	50% of above
<sup>1</sup> includes fund research	
<sup>2</sup> includes open market option research	
<sup>3</sup> additional charge for cash flow analysis	

RESEARCH	
Appropriate pension transfer analysis (APTA) report – Selectapension <i>Includes comprehensive cash flow analysis in addition to APTA report</i>	£250
Pension comparison research – Selectapension	£75
Cashflow analysis – Selectapension	£75
Fund comparison research – FE Analytics	£75
Critical illness comparison research – CI Expert (includes suitability report)	£200

DUE DILIGENCE	
Platform/wrap due diligence <sup>1 2</sup>	£795
DFM due diligence <sup>1 2</sup>	£795
<sup>1</sup> further costs may apply if using multiple providers	
<sup>2</sup> a discount of £100 will apply for Reality Compliance clients and Reality Paraplanning retainer clients	

All costs quoted above are subject to VAT

**NOTE:** Reality Compliance offers a **reduction of 15%** on the cost of file reviews where the suitability report (and the APTA report for defined benefit recommendations) has been prepared by Reality Paraplanning.