



## How We Charge

### **Oculus Wealth Management (Hampshire) Ltd**

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Registered in England, Company Number 13520132

Oculus Wealth Management is a trading style of Oculus Wealth Management (Hampshire) Ltd which is an appointed representative of Oculus Wealth Management Ltd, Bridge House, Main Street, Weeton, Leeds, LS17 0AY a company authorised and regulated by the Financial Conduct Authority.

## How We Charge

Oculus Wealth Management (Hampshire) Ltd are independent financial advisers providing clear, strategic financial advice to help you make confident long-term decisions about your wealth.

Our approach is built around long-term relationships, proactive planning and delivering clarity in what can often be complex financial situations.

Our charges are designed to be transparent, fair and aligned with the value we provide. We will always agree costs with you in advance before any work begins.

We do not charge for an initial exploratory meeting.

## Our Approach to Fees

Our work typically falls into three stages:

1. **Financial Planning (Initial Work)** - building a clear plan
2. **Implementation** – putting recommendations into place
3. **Ongoing Advice** – ensuring your plan remains on track

You can engage us for one or all of these stages depending on your needs.

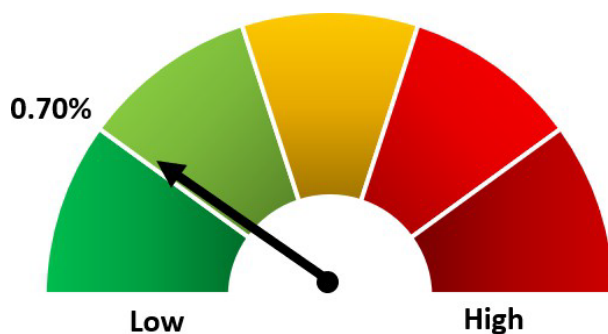


We'll only start work once we have agreed our services and charges with you. We will ask you to sign a copy of our Client Agreement which will set out the services we have agreed to provide and how much they will cost.

## How We Compare

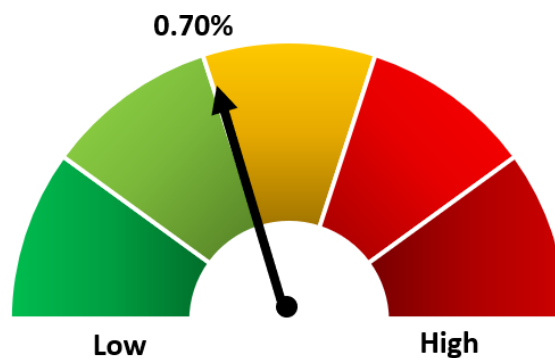
We have used FCA official data to illustrate our costs, compared to the average initial and ongoing charges of other financial advisers. This allows you to understand our commercial terms with reference to our competitors.

### Initial Charges



Initial Charges compared to peer group  
Peer average = **2.40%**

### Ongoing Charges



Ongoing charges compared to peer group  
Peer average = **0.80%**

*Based on an illustrative value of £1,000,000 investment, Source: FCA - Evaluation of the impact of the Retail Distribution Review and the Financial Advice Market Review, page 19. December 2020*

# 1. Financial Planning

## Initial Work

This stage focuses on understanding your position and creating a clear, structured plan aligned to your objectives.

This typically includes:

- Understanding your current financial position and future goals
- Cashflow modelling (“what does the future look like?”)
- Tax planning opportunities
- Investment and pension strategy
- Identification of risks and planning gaps

Following our initial meeting, we will agree a **Scope of Work** and associated fee.

### Fees

Most clients engage us for a comprehensive planning exercise, with fees agreed based on complexity.

As a guide:

- Non-complex planning: from **£1,500 + VAT**
- More complex work (e.g. inheritance tax or pension planning): from **£2,500 + VAT**

## Focused Advice

If you require advice in a specific area (for example, pension analysis or investment recommendations), we can provide targeted support.

### Fees

- Non-complex focused advice: from **£750 + VAT**
- More complex work: from **£1,500 + VAT**

All fees will be agreed in advance.

## 2. Implementation

If you decide to proceed with our recommendations, we will implement the agreed strategy on your behalf and ensure your assets are structured efficiently from both a tax and investment perspective.

These charges apply to new assets as well as additional investments for existing clients.

### **Fees**

Our implementation fee is based on the value of assets advised upon:

- 0.80% on the first £875,000
- 0.70% between £875,000 – £1,750,000
- 0.60% between £1,750,000 – £2,625,500
- 0.50% between £2,625,500 - £3,500,000
- Above £3,500,000 – individual arrangement

This fee can typically be facilitated through the product or platform used.

Where appropriate, part of your planning fee may be offset against the implementation fee — this will always be agreed with you in advance.

### 3. Ongoing Advice & Reviews

Financial planning is not a one-off event. Your circumstances, tax rules and markets will change — and your plan needs to adapt.

Our ongoing service is designed to provide proactive, long-term advice and ensure your arrangements remain appropriate over time.

#### What's included

- Annual strategic review of your financial plan and objectives
- Ongoing cashflow modelling and scenario testing (if paid for initially)
- Investment portfolio oversight and ongoing suitability reviews
- Tax planning and allowance optimisation
- Retirement and income planning
- Access to your adviser throughout the year
- Liaison with your accountant and other professionals where required
- Maintenance of your records and ongoing reporting

#### Fees

Our ongoing fee is based on the value of assets under our advice:

- 0.80% up to £875,000
- 0.70% between £875,000 – £1,750,000
- 0.60% between £1,750,000 – £2,625,000
- 0.50% above £2,625,000 - £3,500,000
- Above £3,500,000 – individual arrangement

Minimum annual fee: **£3,000 + VAT**

For example, on £1,000,000 of assets, the annual fee would be £7,000 (0.70%).

Fees are typically deducted monthly from your investment portfolio.

Our clients typically value clarity, responsiveness and long-term partnership rather than transactional advice.

## **Other Charges**

Depending on the services we provide, there may be additional costs and charges (including taxes) associated with the products we recommend.

These may include:

- Platform or administration charges
- Discretionary fund management (DFM) fees
- Underlying fund costs

All third-party costs will be clearly disclosed as part of our recommendations.

## **Protection Planning**

Where appropriate, we may recommend protection products such as life assurance or critical illness cover.

In these cases, we may receive commission from the provider. This will always be fully disclosed in advance.

Where appropriate, we may rebate some or all of this commission to reduce your premiums.

## **Annuity Advice**

Where we advise on pension crystallisation and the purchase of an annuity, we charge:

- **1% of the annuity purchase amount**

This cost is reflected within the annuity rate offered by the provider.

## **Specialist Tax Advice – VCTs, EIS and BR**

Where we advise, select and implement VCTs, EIS and or BR investments, we charge a higher implementation fee of 3.5% + VAT of the subscription amount.

We do not provide an ongoing service for such products and as such do not charge ongoing advice fees.

## **Payment Options**

### **Initial Charges**

Initial fees can be paid via:

- Bank transfer or cheque
- Deduction from your investment or pension
- Platform cash account (where applicable)
- Instalments (where available, typically up to 12 months)

### **Ongoing Charges**

Ongoing fees can be paid via:

- Regular bank payment
- Deduction from investments (monthly, quarterly, or annually)
- Platform cash account

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