

FEES



NICHE SPORTS



Chartered



We will always tell you exactly how much you will pay before you agree to proceed with our services.

Our standard fees are set out in this brochure. Enclosed with this pack is a consent form for the agreed charging method and fee which we will ask you to sign. The agreed fee may be paid by invoice or provided by an adviser charge from your investment or pension and paid by the product provider, if a product is implemented for you.

We will not receive commission from Investment and Pension companies for any policies we arrange with them.

For Non-Investment Protection and General Insurance, we have the option of receiving commission from insurance companies. Unless otherwise agreed, we will accept this commission in lieu of charging a fee for arranging your insurance product.



SIMPLE INVESTMENT ANALYSIS

We offer a set fee to analyse 1 to 2 different types of personal pension and/or investment products. The fee includes:

- Initial meeting and completion of a full fact find, looking at current situation as well as expected changes in the future
- Discuss what your aims and plans are for the future
- Discuss your Attitude to Investment Risk and your Capacity for Loss
- Conduct a detailed analysis of your existing policies
- Create a cashflow scenario report of your current situation – this will determine whether you have enough money to achieve your objectives
- We will write you a suitability report making our recommendation

£1,500



DETAILED INVESTMENT ANALYSIS

We offer a set fee to analyse 3 or more different types of investment and/or personal pension products, produce a report and make a recommendation on the options available to you.

The fee includes:

- Initial meeting and completion of a full fact find, looking at current assets and liabilities, and incomes and expenditures, as well as expected changes in the future
- Discuss what your aims and plans are for the future
- Discuss your Attitude to Investment Risk and your Capacity for Loss
- Conduct a detailed analysis of all your existing policies
- Create a cashflow scenario report of your current situation – this will determine whether you have enough money to survive now and in retirement
- Create a second cashflow scenario report - which involves putting in place various options to determine whether you have enough money to achieve your objectives
- Create a third cashflow scenario report - which involves replicating 2nd scenario but applying a Stress Test. This will look at investment volatility and determine whether you'd have a problem in the event of a market downturn
- We will write you a suitability report making our recommendation

£2,500

IMPLEMENTATION FEES

If following our investment analysis you request our assistance in implementing the advice, a fixed fee would be set depending on your specific circumstances. The cost of implementing additional advice is detailed below. Please note the below costs are a fixed fee and are charged on top of the analysis fees:

Lump sum investment (including Venture Capital Trust/Enterprise Investment/BPR/AIM Scheme) ISA or Personal Pension (or non bespoke SIPP):

£0 - £100,000	£1,500	£500,001 - £1000,000	£7,500
£100,001 - £250,000	£2,500	Over £1m	To be discussed with your adviser
£250,001 - £500,000	£5,000		
Regular contribution to investment, ISA or Personal Pension			£500

ONGOING SERVICE

At Niche we do not believe that 'one size fits all' and therefore we offer three ongoing service propositions to choose from:

Active service

- Annual review meeting which includes a review of your Attitude to Investment Risk/Capacity for Loss, and a Cash Flow Planning analysis and report
- Bi-annual portfolio report (detailing performance of financial holdings)
- Online portal access including real-time portfolio valuation (where available)
- All correspondence and emails replied to or, when more involved, acknowledged within 48 hours
- Unrestricted telephone access with a financial planner, all telephone calls will be returned within 4 hours during our working week (9am-5pm, Monday-Friday)
- Quarterly review of any funds held with Niche, this includes re-weighting of your portfolio through predetermined tranches as and when appropriate
- All servicing requests processed at no extra cost, including but not limited to; contributions, withdrawals, changes to investment strategy

£1,500 per annum

Annual service

- Offer of an annual review meeting including portfolio report (detailing performance of financial holdings)
- If annual review meeting is not opted for, portfolio report will be provided by post or email
- All correspondence and emails replied to or, when more involved, acknowledged within 48 hours
- Unrestricted telephone access with an adviser, all telephone calls will be returned within 4 hours during our working week (9am-5pm, Monday-Friday)

£750 per annum

Ad-hoc service

- The Ad-Hoc service is for those clients who do not want to opt for the Active or Annual services detailed above. Any future work carried out will be charged as and when the work is requested, in line with our applicable charges at that time



ADDITIONAL INFORMATION

Under current legislation our services are not subject to VAT, but should this change in the future, and where VAT becomes due, we will notify you before conducting any further work.

Other charges

Depending on the services we provide, there may be costs and charges (including taxes), not charged by us, but related to the financial products we arrange for you. These charges may be one - off charges (payable up front) or charges payable on an ongoing basis. For example:

- **Service costs:** If your investments are held on a platform (an online investment administration service) or held with a DFM, the platform provider/DFM will make a charge for administering/managing your investments
- **Investment costs:** These are the costs relating to the manufacturing and managing of your investments – for example, fees charged by the investment fund manager, costs relating to investment transactions
- We'll always disclose any third party costs as part of making our recommendations

Aggregated costs and charges

Before we provide you with our advice we will add together all the costs and charges payable so that you are able to understand the overall costs of our services and recommendations. This is referred to as aggregated costs and charges information.



CONTACT US

Niche Sports

5 & 6 Waterside Court
Albany Street
Newport
NP20 5NT

 01633 859 555

 info@nichesports.co.uk

 www.nichesports.co.uk

We pride ourselves on the service that our clients receive and build our business from the referrals of satisfied clients. If you know of someone who would benefit from the services Niche Sports provide, please let them or us know. We will be more than happy to help.

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