



LUMINAR

PARAPLANNING

Services & Fees

New Business Cases

Type	Case Fee	Additional Plans
Pension (Single/Regular)	£100.00	£50.00 per plan When Letter can be written on a Joint basis or combining multiple investment products.
ISA	£100.00	
Investments (ex EIS, VCT or IHT)	£100.00	
Investment into DFM	£150.00	
EIS or VCT	£150.00	
IHT/Trust Investments	£200.00	
Long-Term Care / Equity Release	£225.00	
Protection	£150.00	
Short Process Letter (Top-Ups)	£60.00	

Replacement Business Cases (Excluding DB Schemes)

Type	Case Fee	Additional Plans
Pension Transfer	£275.00	£50.00
Pension Transfer (inc Safeguarded Benefits)	£750.00	£75.00
Pension Transfer to Drawdown	£350.00	£50.00
Transfer to a SIPP	£300.00	£50.00
Transfer to a SIPP (inc Property)	£350.00	£50.00
ISA	£175.00	£25.00
Investments (ex EIS, VCT or IHT)	£275.00	£25.00
IHT/Trust Replacements	£300.00	£50.00
Long-Term Care / Equity Release	£350.00	£50.00
Protection	£200.00	£25.00

Drawdown

Type	Case Fee
Internal Crystallisation (with Cash Flow)	£275.00
Internal Crystallization (Tax Free Cash Only)	£250.00
UFPLS	£150.00
Drawdown – First Time Income	£150.00
Drawdown Review – Change to Original Advice	£100.00
Drawdown Review – No Change	£75.00
Shortened Ad-Hoc Withdrawal/Income Change	£60.00

Annual Review

Type	Case Fee
OAR Report/Letter	£75.00

Ancillary

Type	Case Fee
Voyant Cash Flow Modelling	£100.00
Carry Forward Calculations	£100.00
Standalone CYC	£50.00
Safeguarded Benefit (SB) Analysis	£125.00
Addendums	£40.00

Engagement Fees for cases Not Proceeded With

Type	Case Fee
Before Suitability Letter	£40.00
Before Suitability Letter (SB)	£125.00
After Commencement of the Suitability Letter	50% of case fee (min £40.00)
Completion of the Suitability Letter	Full Case Fee.

Retained Services

We offer a variety of bespoke retainership services at a level that can suit your business needs. These services can be retained over 3-, 6- and 12-month periods and paid monthly. These can include annual review only cases, replacement only cases, or all cases.

Price on consultation.

LOA Chasing Service

Type	Case Fee
Hourly Service	£25.00 per hour

Please contact us to discuss your needs so we can tailor a solution to you.

- All prices shown are Exclusive of Vat
- Invoices are generated on 1st of each Month with 30 day payment terms.