Guide to Our Fees and Charges

Version: 26/11/2026

EASTMILLS

This guide is for **information only** and is not a fee agreement or contract. It explains how **Eastmills Limited** ("we", "us") structures its fees so you can get a clear idea of what our services typically cost before deciding whether to work with us.

Because every client's circumstances are different, this guide sets out our **guideline rates and maximum caps** rather than a personal quote. Before we carry out any chargeable work, put a recommendation in place, or start an ongoing service, we will always confirm the exact fee in writing (in both percentage and pound terms) and get your agreement.

Eastmills Limited is **not registered for VAT**, so we do not charge VAT on our fees.

Initial Consultation

Your initial consultation gives you the opportunity to meet one of our qualified financial planners, ask questions, and understand how we can help. We will explain our services and how our charges work clearly before you commit to anything.

Normally, you will not need to pay any initial advice fee until we have confirmed our recommendations and the exact fee in writing, and you decide to go ahead. If you decide not to proceed with our advice, no fee is usually payable (unless we have agreed a fixed research fee with you in advance).

Initial Advice and Implementation Fees

When we recommend a new plan, or a lump sum contribution or transfer into an existing plan, we charge a fee on the **whole amount** being arranged, based on our guideline bands below:

Amount Arranged	Guideline Fee
Up to £150,000	2.5% (minimum £950)
£150,000 plus	1.5%
£1 million plus	1%

These rates are our guidelines, and we may reduce them at our discretion where it is appropriate to do so.

Illustrative Initial Fee Examples

The examples below show how our guideline rates work in practice:

Illustrative Amount Arranged	Guideline Rate Applied	Illustrative Initial Fee
£30,000	2.5% (minimum £950 applies)	**£950**
£100,000	2.5%	**£2,500**
£250,000	1.5%	**£3,750**
£1,200,000	1%	**£12,000**

Fixed Research Fees and Alternative Fee Bases

In some cases, charging a percentage based on assets may not be suitable (for example, where advice does not involve arranging an investment). Where that applies, we will confirm a clear fee in writing and ask for your agreement before doing any further work.

In some situations, we may need to carry out significant research before we can make a recommendation. If so, we may agree a **fixed research fee** with you in advance. This fee is payable even if our research does not lead to a recommendation. If you do go ahead with a recommendation, we will deduct this research fee from our initial fee.

Commission-Based Products

Some products (such as certain protection policies) pay commission from the product provider rather than a direct client fee. Where a recommended product pays commission, we will confirm the exact commission amount to you in writing before you go ahead.

If you cancel a commission-based product **after the statutory cooling-off period** once it has been set up, we reserve the right to invoice you for any commission clawed back by the provider (capped at the amount of commission lost).

Ongoing Management Service Fees

If you choose to use our ongoing management service, our fee will not exceed **0.75% per year** of the value of the investments we manage for you, subject to a minimum of **£950 per year**. We will confirm your exact ongoing percentage and estimated annual cost in pounds in writing before any ongoing service starts.

Because percentage-based ongoing fees are linked to the value of your investments, the actual amount you pay in pounds will rise if your portfolio grows and fall if your portfolio reduces in value (subject to the £950 annual minimum).

Illustrative Ongoing Fee Examples

Using our maximum ongoing rate of 0.75% per year as an illustration:

Illustrative Portfolio Value	Illustrative Rate	Illustrative Annual Fee
£100,000	0.75% (minimum £950 applies)	**£950 per year**
£250,000	0.75%	**£1,875 per year**
£500,000	0.75%	**£3,750 per year**

Where charging a percentage based on assets is not appropriate, we will discuss and agree an alternative ongoing fee basis with you in writing. You can stop our ongoing service at any time by letting us know in writing or by email.

One-Off (Transactional) Advice

You do not have to take our ongoing service. If you prefer one-off advice, we will simply agree a clear fee with you before carrying out any future work, depending on what is involved.

How Fees Are Paid

In most cases, our initial and ongoing fees can be taken directly from the investments or plans we arrange or manage for you. Where this is not possible, or where you prefer to pay separately, we will agree another payment method with you (such as an invoice or monthly standing order). Either way, the fee amount is the same.

Other Third-Party Charges to Keep in Mind

Our fees cover Eastmills Limited's advice, arrangement, and ongoing service. Depending on the products recommended, there may also be separate third-party charges, such as:

- Platform or product provider administration charges
- Underlying investment fund charges
- Discretionary Investment Manager (DIM) charges, where a specialist investment manager is appointed

We will always provide a full written breakdown of all advice and third-party charges before you decide whether to go ahead.

Scope and Further Information

Please note that Eastmills Limited does not provide advice on Defined Benefit (final salary) pension transfers. Full details of how we work are set out in our **Terms of Business**, and formal fee terms are confirmed in our **Client Agreement** and written recommendations.

If you have any questions about our fees or would like to arrange an initial consultation, please get in touch:

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- **Telephone:** 01562 865 085
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Eastmills Limited is authorised and regulated by the Financial Conduct Authority (FCA Firm Reference Number: **446389**).