

*Our implementation fees are charged for the work that we do in carrying out your instructions, and implementing the recommendations made.*

*The fee is charged to cover the cost of research, writing detailed reports and 'suitability' letters, completing paperwork and administering the process through to delivery.*

*For certain products, Critchleys may be entitled to receive commission and we will always let you know if this is the case. You can then decide how you wish us to deal with any commission. It can be rebated to the plan, which reduces the charges, or it can be retained by us and set against the implementation fee.*

*For investments our fee is 1% of the capital sum invested and we generally take this from the capital. This fee is the same irrespective of the type of investment or plan involved (eg pension, ISA, investment bond).*

*Implementation fees are usually exempt from VAT.*