# Financial Advice Services Cost Breakdown

| **Advice Area** | **Typical Components** | **Typical Cost** |
| --- | --- | --- |
| ISA Transfer | * Review of current ISA holdings
* Assessment of risk profile
* Research on suitable new ISA products
* Transfer process management
* Basic tax considerations
 | £ |
| First-time Drawdown | * In-depth retirement needs analysis
* Detailed cash flow modeling
* Comprehensive risk assessment
* Research on suitable drawdown products
* Tax efficiency planning
* Sustainable withdrawal strategy
* Ongoing review recommendations
 | ££££ |
| HNW Pension Funding | * Complex income analysis
* Tax allowance optimization
* Multiple pension scheme review
* Annual and lifetime allowance considerations
* Employer scheme analysis
* International considerations (if applicable)
* Long-term financial modeling
 | £££ |
| IHT Strategy | * Comprehensive estate valuation
* Family tree analysis
* Review of current and potential tax liabilities
* Trust planning and considerations
* Business asset review (if applicable)
* Gift strategies and insurance options
* Coordination with legal professionals
 | ££££ |
| Investment Portfolio Review | * Current portfolio analysis
* Performance review
* Risk assessment and realignment
* Market and economic analysis
* Rebalancing recommendations
* Tax-loss harvesting opportunities (if applicable)
 | ££ |
| Protection Planning | * Needs analysis (life, critical illness, income protection)
* Current coverage review
* Underwriting pre-assessment
* Product research and comparison
* Integration with overall financial plan
 | £ |

**Note:** The number of £ symbols indicates the relative cost level, with more symbols representing higher costs.