# 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.