



Schedule of Fees Version – 5.0

Effective from 2nd of November 2020

Accumulus is predominantly a fee based Financial Life Planning practice. We are sometimes remunerated by way of a commission from a third party which we will only accept where to do so would not materially disadvantage our client or if agreed in advance in writing from the client.

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Fees

Financial Planning

We operate a three-route initial fee charging structure.

Route 1:

One to One Online Consultation

(Zoom / Telephone) with summary of actions provided

One Time Fee – €100

Route 2:

The Accumulus Money Mentor Service

€100 per month

(6 month minimum sign up)

Route 3:

Plan creation with ongoing planning and investment management

One-time plan creation fee

€1,500

Ongoing monthly subscription

Starting at €300

Other Fee Advice

To be fair, and transparent we will estimate a fair fixed fee for work we do, agree this with our clients in advance and in writing based on the following charging structures:

Directors: €300 per hour

Support Staff: €100 per hour

Please note all the above fees will be agreed with you in advance and in writing.



Assets Under Management

For clients that use our investment services, there is a charge applied to your investment account of between 0.5% and 1% per annum deducted monthly in arrears. This charge is explicit of your investment and is offset against your monthly subscription. For examples of how this works in practice please see the appendices.

Commission

We only receive a commission payment from a Life Company protection style policy. This commission payment will be paid to us on a monthly only basis in arrears and we do not accept any initial upfront commissions. Any commission payment received by us may be used as an offset against your monthly subscription. Please see the appendices for examples of how this works.