



Schedule of Fees Version – 7.0

Effective from January 2021

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:

Full Plan Creation

with ongoing planning and investment
management

One-time Plan Creation fee

€1,500

Ongoing monthly subscription from €300

Route 2:

Money Mentor Service

1-to-1 Consultation

(Via Zoom or Telephone)

Includes:

- *Introductory Financial Review + Personal Goal-Setting
- *A Personalised Risk Profile Analysis (Your Financial DNA Report)

*Your Cashflow Analysis

Concludes with:

- *A Plan and Summary of Actions
- *Monthly Check-Ins to monitor progress and adjust Plan if required, for the next 6 months
- *Email Access to ask any questions or discuss challenges

Initial Consultation €150

+ €100 per month over 6 months (minimum)

Total Fee €750

Route 3:
1-to-1 Consultation

(Via Zoom or Telephone – one off session)

Includes:

*A Personalised Risk Profile Analysis (Your Financial DNA Report)

*Your Cashflow Analysis

Concludes with: *A Summary of Actions for you to DIY

One Time Fee €150

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 can receive a commission payment from a Life Company for protection and investment style policies. This commission payment may be paid to us on an upfront/monthly basis. 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.