

# Ainsworths Panacea Fee Structure and Service Levels

Service	Fee		
<b>The Panacea Wealth Preservation Service</b> (£250,000 +)	Coordination of a clients total net worth to objectives. Includes asset-liability matching, financial planning, overlay management and generational planning. Liaison with other professional advisers and oversight of trust arrangements and tax planning as appropriate.		
	<b>Initial Report</b>	<b>From £1,000 (offset against implementation if applicable)</b>	
	<b>Implementation</b> Subject to a minimum £3,750	<b>Up to £1m</b>	<b>1.50%</b>
		<b>£1m - £2m</b>	<b>1.00%</b>
		<b>£2m +</b>	<b>0.50%</b>
	<b>Six-Monthly Review &amp; Annual Rebalancing</b> (agreed annually in advance)	<b>Up to £1m</b>	<b>1.00%</b>
		<b>£1m to £2m</b>	<b>0.75%</b>
		<b>£2m +</b>	<b>0.50%</b>
		Subject to minimum £2,500 pa	
<b>The Panacea Wealth Consolidation Service</b> (£100,000 +)	Oversight & consolidation of all of your financial arrangements. Can be comprehensive or limited to specific areas such as retirement planning.		
	<b>Initial Report</b> (if applicable)	<b>From £500 (offset against implementation if applicable)</b>	
	<b>Implementation</b> Subject to a minimum £3,000	<b>Up to £100,000</b>	<b>3.00%</b>
		<b>£100,000 to £250,000</b>	<b>2.00%</b>
		<b>£250,000 +</b>	<b>1.50%</b>
	<b>Annual Review</b>	<b>Up to 1.00%</b> Subject to minimum £1,000 pa	
<b>The Panacea Portfolio Management Service</b> (£25,000 +)	Limited to specific area of advice (e.g. investments and retirement planning).		
	<b>Implementation</b> Subject to a minimum £1,250	<b>Up to £25,000</b>	<b>5.00%</b>
		<b>£25,000 to £50,000</b>	<b>4.00%</b>
		<b>£50,000 +</b>	<b>3.00%</b>
	<b>Annual Oversight</b>	<b>Up to 1.25%</b> Subject to minimum £250 pa	

*In the event of any work generating initial commissions above the level of the initial fee, these may be held on account in lieu of future annual fees. The maximum held in lieu will be the equivalent of 3 years annual fees.*