

# Our Fees

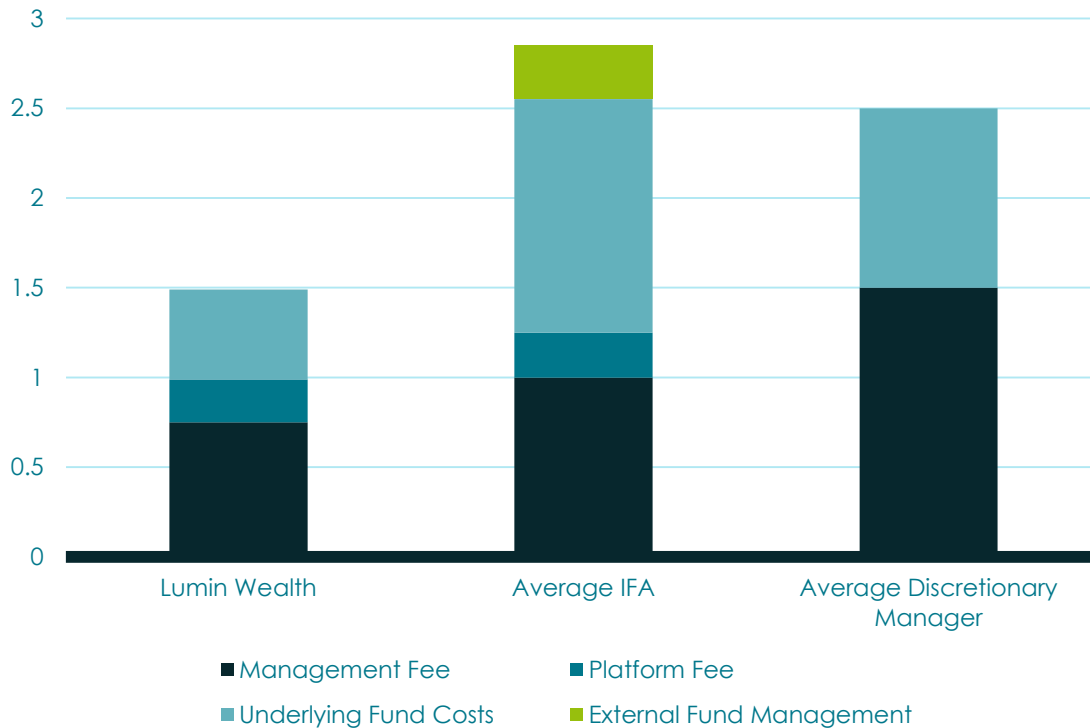
We charge a simple low cost annual fee of 0.75%. This includes all aspects of financial planning and management of your investments.

We invest our clients money through the Ascentric platform using both low cost index funds as well as managed funds. Taken all together a typical client will have an all in cost of about 1.5% ALL IN.

We also charge an initial fee of between 1-3% depending on how complicated the initial position is of the client.



# Fee Comparison

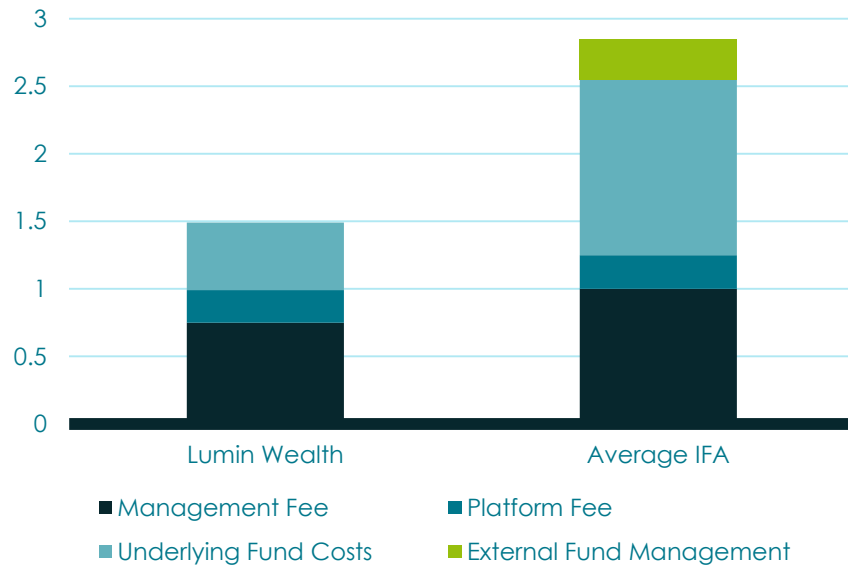


We believe that reducing investment cost is fundamental to achieving better investment outcomes.

Too often, investments have complex and opaque charging structures which can be difficult to understand. We provide a straight forward, transparent, cost effective solution that demonstrates good value.

We compare our fees to the rest of the market, to ensure we remain competitive.

# Lumin Wealth v Outsourcing IFA

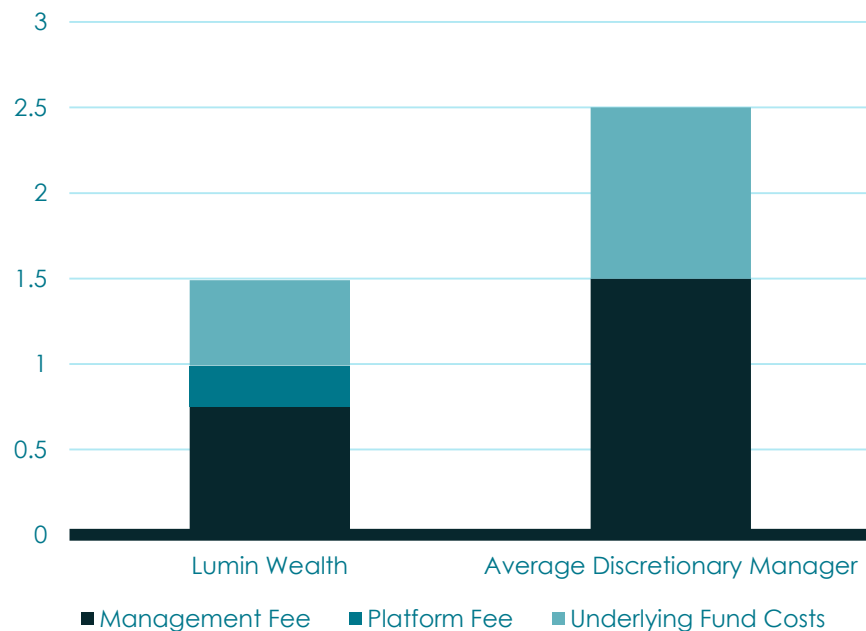


A lot of IFA's will use an external discretionary manager for the running of client investment portfolios

This adds an extra layer of fees

We manage investment portfolios in-house, saving you money

# Lumin Wealth v Discretionary Managers

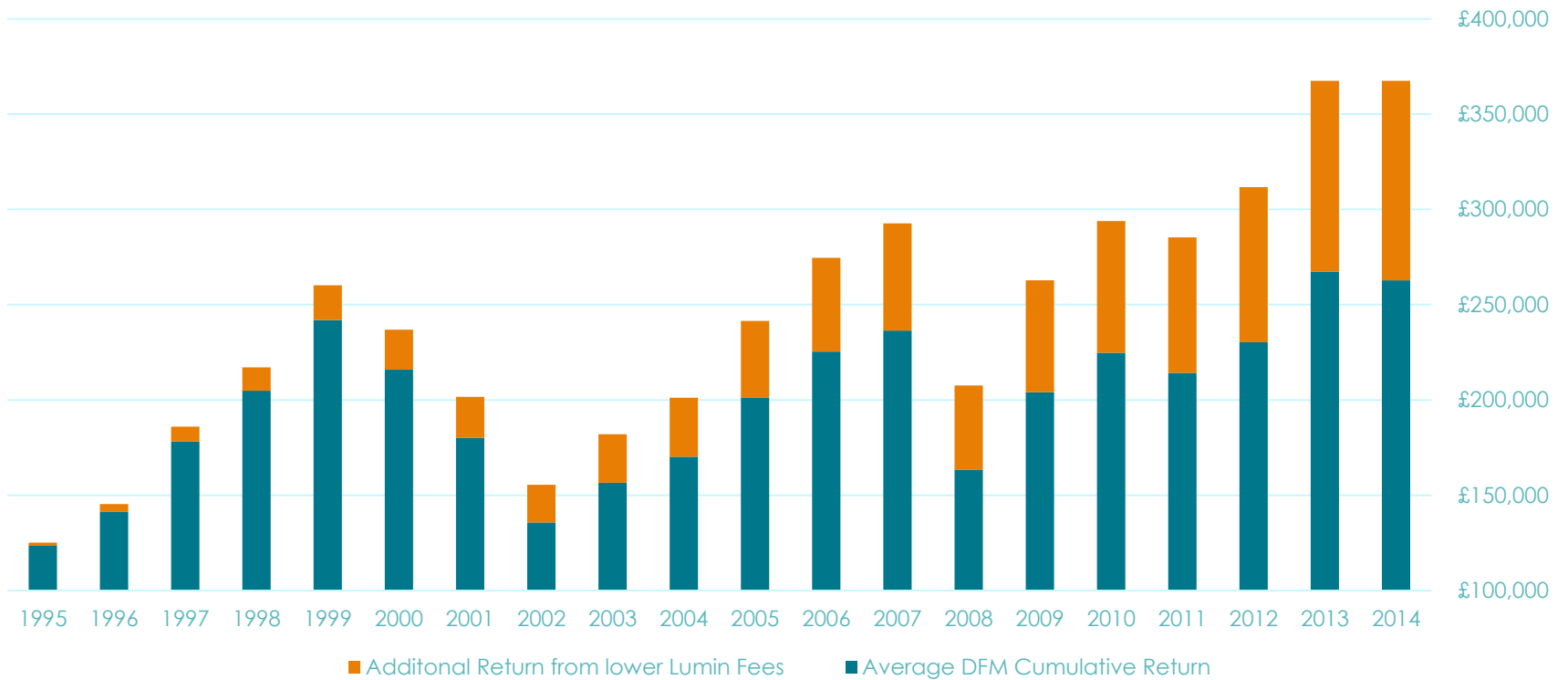


The average discretionary manager, such as Quilters or Coutts, tend to have extra layers of cost from expensive office space, staff costs, inhouse catering etc...

They can also sometimes use expensive in house funds, effectively double charging the client which can be seen in the underlying fund costs.

# How lower costs generate a higher return

A £100,000 investment in UK equities over a 20 year period would become £262,735 after fees of an average discretionary fund manager. By investing with Lumin and benefitting from lower fees, the same investment would stand at £367,432.



Source: FTSE 100 index

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