

Master Your Pricing

To drive profitable growth
and shape customer choices



un
tapped

Price speaks volumes about your brand

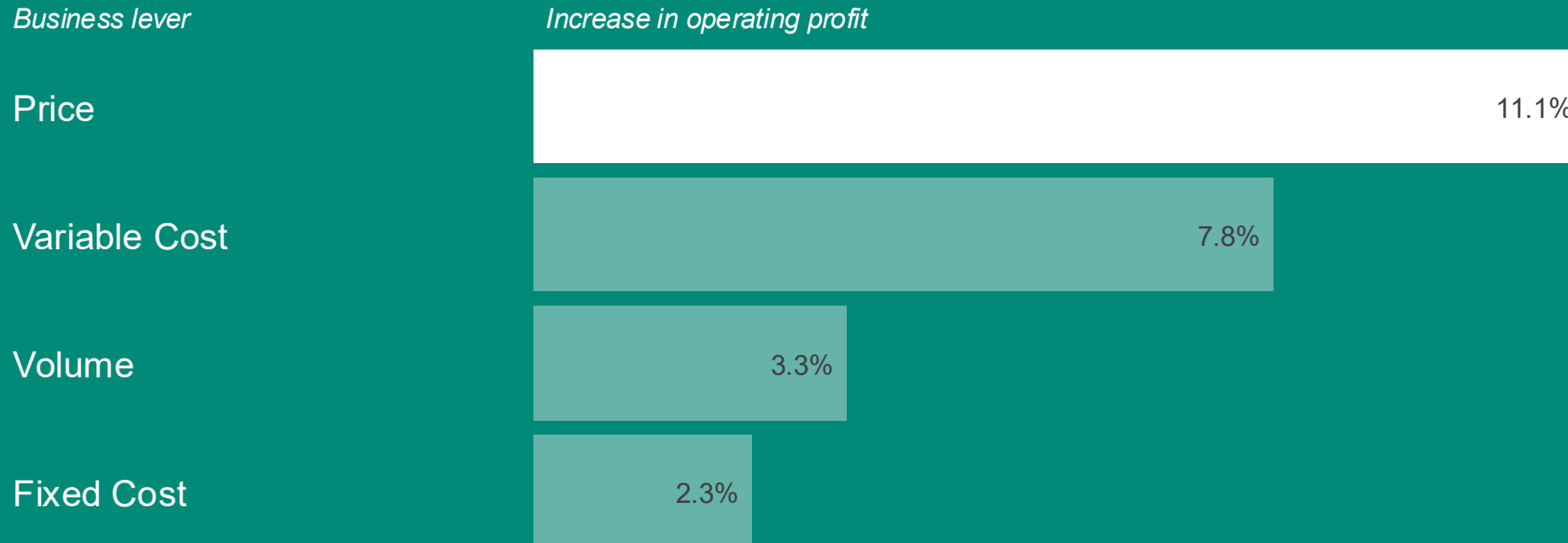
Value

Positioning

Outcomes

Price has an outsized impact on profit

How a 1% improvement affects operating profit



Source: Marn & Rosiello, "[Managing Price, Gaining Profit](#)", Harvard Business Review

3 changes you can make this quarter

Mindset

How you
think about pricing

Models

How you
structure pricing

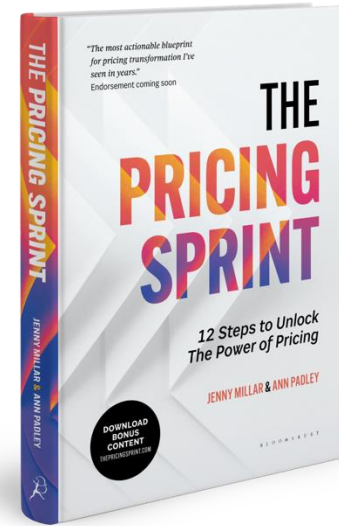
Nudges

How you
present pricing



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Common Pricing Pitfalls

Hesitant mindset

Pricing feels cautious, not confident

No strategy

Lacks clear logic, inconsistent pricing, reactive decisions

Hidden discounting

Negotiated fees, scope creep, informal upgrades

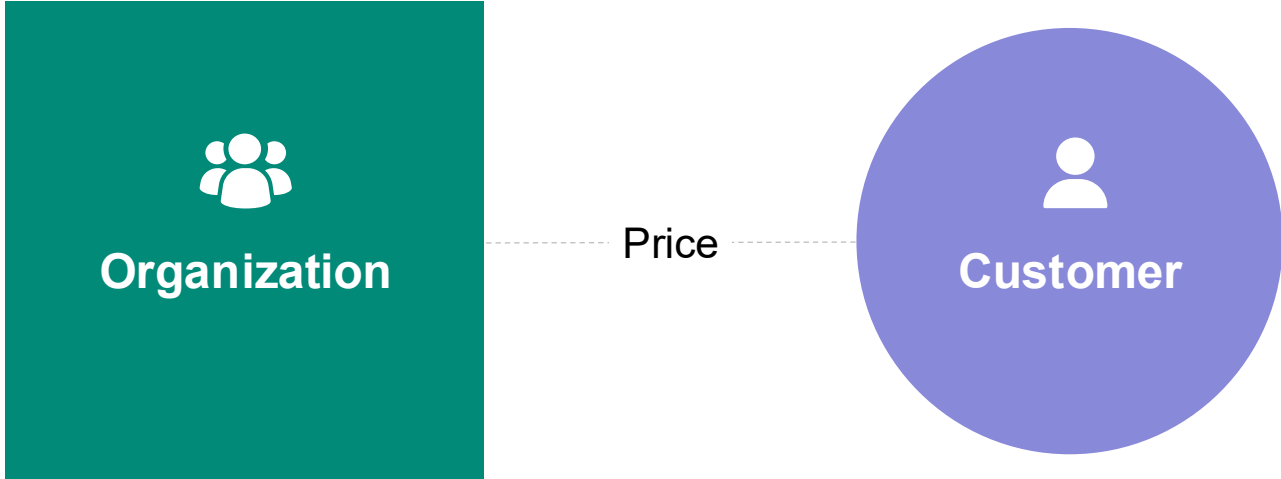
Complicated pricing

Confused customers hesitate

Unclear value

If you can't express it, you can't price for it.

Most organizations
**lack a clear process
for making pricing
decisions.**

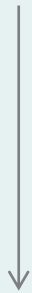


Pricing Psychology

in the organization



Loss Aversion



Inaction



Status Quo Bias



Complexity



Incentives



Siloed decisions

Icons from the Noun Project: money lose by Design Circle, Recliner by IconPai, incentive by Akhmad Sobahus Surur.

The Future of Pricing

In financial advisory firms

Old Way	New Way
Pricing decisions are ad hoc	Clear ownership, structure, and cadence
Decisions made in silos	Partners and teams aligned on pricing goals
Anchored to historical prices	Anchored to client value
Decisions based on gut-feel or precedent	Pricing decisions shaped by evidence
Pricing presented as numbers	Pricing framed as a value conversation

If you were charging £100 five years ago, what would you need to charge today, just to keep up with inflation?

£110

£120

£125

£145

Role of Pricing

1. Value capture
2. Clarity for clients
3. Business growth

Designing pricing that works in advisory

Value Capture: Common Pricing Models

Asset-based (AUM)

% of assets
managed

Fixed planning fee

Defined
scope,
defined fee

Retainer or subscription

Ongoing
advice and
relationship

Hourly or ad hoc

Time-based
support

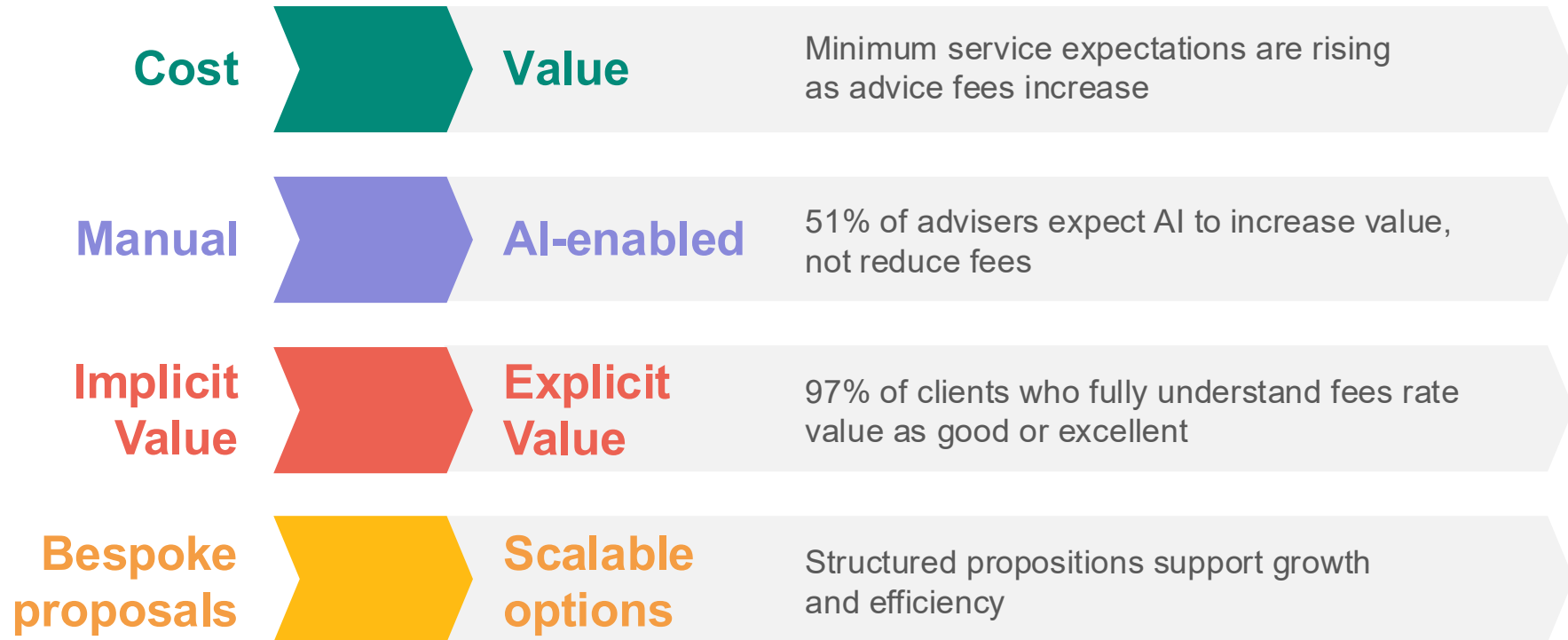
Tiered packages

Structured
service levels

Current shift towards more varied models (subscriptions, capped fees, and tiered structures), particularly among larger firms.

Direction of Travel

Driven by client expectations and changing economics



Pricing Design Principles



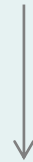
**Price the cake, not
the ingredients**



Anchor price in value and
outcomes



**Design for fast and
slow thinking**



Balance intuition
and analysis



Offer choice



Move from "should I buy" to
"which should
I buy"

How much does financial planning advice cost?

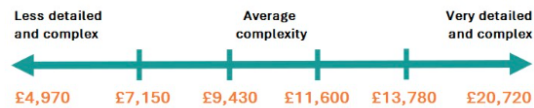
Our initial consultation meetings are free of charge, and we offer meetings in person at our Nottingham and Lincoln offices or online for clients around the UK.

We usually charge a one-off fee when your financial plan has been prepared, and then a similar fee on a yearly basis, broken down into fixed monthly payments. These can be paid personally or out of an investment or pension pot in most cases.

Our **Guidance Package** is designed to provide you with essential information and does not include regulated advice. Costs typically start at £2,770 for a financial plan. An ongoing planning service starts at £1,920 a year. Extra services, including regulated advice, can be added on to the package from our menu at the outset and as you need them after that, according to your circumstances. This service is only available to those who meet our criteria.

Our **Focused Advice Package** is designed to provide you with essential information similar to the Guidance Package, with the benefit of extra advice in specific areas being added on automatically every year. Costs typically start at £3,790 for a financial plan. An ongoing service starts at £3,790 a year. This service is only available to those who meet our criteria. If you need a wider service, we will recommend our Full Service, where everything you need is included.

Our **Full Service** includes everything you need, including carrying out the actions we recommend. Costs typically range from £4,970 – £20,720 when our financial plan is completed, and a similar amount every year. However, our fee can exceed this for clients with more complex or bespoke needs and circumstances, typically found with invested wealth levels approaching or exceeding £10,000,000.



When we calculate our fee, we estimate the expertise and time we will need to commit, to prepare your financial plan and get all your actions completed. If we spend more time than expected, we will usually honour our quoted fee unless your situation is much more complicated than it first appeared.

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Personal Advisor

Personal Advisor Select

Wealth Management



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\$50,000 minimum to qualify.

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A hybrid advisor combines automated investment management with access to human financial advisors for personalized guidance. This hybrid service offers you:

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- Ongoing personal financial planning and automated investing options.
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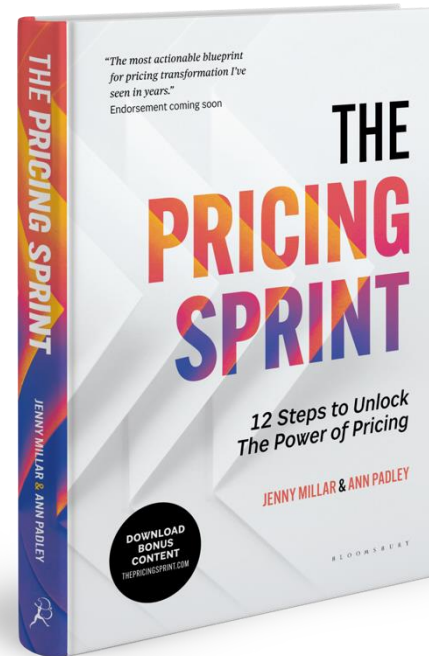
Transform your Pricing.



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“A brilliant, step-by-step guide to aligning price with customer behaviour.”



Ogilvy

Rory Sutherland, Vice Chairman

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