



The Spectrum IFA Group

Independent Financial Advisers

IFA remuneration model evolution

Commission	5% upfront	0.5% pa
Disclosure	3% upfront	0.75% pa
Fees	1% upfront	1.00% pa
UK FCA Survey	3% upfront	0.6% pa

With care, You prosper



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Client Always Pays

Model	5yrs	10yrs
Commission	7.5%	10%
Disclosure	6.75%	10.5%
Fees	6%	11%
UK FCA Survey	6%	9%

With care, You prosper