



Service Agreement Wealth Management

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Estate Matters Financial Ltd is authorised and regulated by the Financial Services Authority

Introduction

There are a range of different benefits within our Management Service that will be relevant at different stages of your life as your financial planning requirements will almost certainly change over time.

The bedrock of our service is continuity of investment strategy combined with regular reviews to ensure that all your investment plans remain on track to meet your goals and appropriate to your requirements, regardless of what external events may occur in your life.

Our Portfolio Management Service is run in conjunction with our Terms of business and our Client Service Charter which you will already be in receipt of, should you require a further copy please contact us.

By opening your mind to financial advice can mean opening the door to a future that's full of possibilities. It can mean less worry more happiness, less anxiety more calm.

Create a future full of promise, a future you always promised yourself.



What do we do?

We reinvigorate existing pensions and investments and invest new monies to develop retirement planning strategies for you to make your money work harder and reduce your tax burden to help you achieve the retirement lifestyle you deserve.

Why now?

The choices you make today will affect the rest of your life yet most people keep putting them off until it's too late - a choice that will have the most dramatic effect of all. There is no benefit in delay.

Who are our clients?

Our clients tend to be the mature side of 40 and run or manage their own business in the North East of England. We work in partnership with them; they focus on running their business we focus on their investment strategy. If you are serious about enjoying a quality lifestyle when you want to slow down we have the answer.

What's in it for you?

How about certainty or peace of mind plus the opportunity to look to the future with confidence. Our Portfolio Management Service will provide you with a personalized investment strategy designed for your very own individual financial objectives and goals.

So you can enjoy a more prosperous future



Your Full Service Package – What we can do for you!

It's not just about investing your money. It is a whole range of complimentary financial planning services all included in one convenient package and detailed over the next 3 pages.

Personal Service

- A Case Manager and Adviser will be assigned to you as dual points of contact for all your Portfolio Management needs
- You will have unlimited year round access to all members of your Portfolio Wealth Management team
- Priority response. A member of your Portfolio management team will respond to enquiries within 24 hours
- Access to unique investment opportunities and private investment syndicates
- Privileged access to a carefully selected range of professional advisers at discounted rates
- Quarterly 'Smart Money' newsletter full of tips and ideas to make you money
- A minimum of two written valuations of your Portfolio every year

Document Management Service

- We will reduce the administrative burden and complexity of dealing with your financial affairs.
- We will transact all business on your behalf and ensure your data is accurate, secure and up to date.
- We will reduce complexity, mitigate bureaucracy and unnecessary correspondence



Portfolio Construction

- Your risk tolerance will be assessed and a suitable investment strategy agreed.
- We will recommend an appropriate asset allocation to meet your investment objectives.
- Your Portfolio recommendations will be based on rigorous and robust investment processes and methodology based upon the Nobel Prize winning Modern Portfolio Theory.

Pro-active Portfolio Management

- You will have access to bespoke Investment Portfolios and leading fund management groups.
- Your investment portfolio will be rebalanced automatically to ensure that it remains in line with the agreed investment strategy.
- We monitor the performance of your funds and make recommendations when we feel it is appropriate to do so.
- Your investment portfolio will be assiduously measured against an appropriate independently recognised benchmark.
- All fund research, analysis and recommendations will be conducted without additional charge.

Review Service

- We will undertake regular reviews of investment management costs and charges to ensure you continue to receive value for money.
- Your investments will be monitored and reviewed on a regular basis.
- You will receive regular documented valuations of your Investment Portfolio.
- We monitor Pension and Tax legislation and regulation and advise you of any significant changes which we feel may be to your advantage or detriment
- You will have the opportunity to meet with your Adviser to review your financial objectives on a structured basis.



Affiliate Partners Service

We have access to a carefully vetted group of Professionals at specially negotiated rates to assist in other areas of your financial planning in addition to Portfolio Management, these include;

- Private specialist investment syndicates
- International asset brokers
- Solicitors for Wills and Trusts
- Accountants, business and personal
- Chartered Tax Advisers
- Mortgage Brokers, commercial and personal
- Insurance Brokers, Commercial and personal
- Private Medical Insurance Specialists
- Life Assurance and Income protection Schemes
- Tax mitigation schemes
- Share Portfolio and dealing services
- Trustee and Fiduciary services
- Offshore Banking and legal services

All of the firms offering these services have been diligently investigated before being granted access to our valuable clients

What does our Portfolio Management Service cost?

The fee for initial implementation of your Pension and/or investment strategy are detailed in our Terms of Business which you have been supplied with separately (if for any reason this has not happened please ask) and will depend upon the nature and size of your investment. The annual cost of our service package is dependent upon the size of the Portfolio you hold with us and the levels of service required.



Your fee is expressed as a percentage of your Investment Portfolio value and the maxima are as follows;

| Your Portfolio Value | Maximum Annual Fee |
|-----------------------|--------------------|
| £1,000,000+ | 0.75% |
| £750,001 - £1,000,000 | 0.95% |
| Up to £750,000 | 1.15% |

The above percentages are the maximum applicable and may be less than those quoted; your actual fee will be documented for you prior to the implementation of your investment strategy. Our fees are usually payable by deduction from you investments on a pro rata monthly basis, although you may pay annually by cheque if preferred.

Our service is your investment in your future

Conclusion

We like to give all our clients the opportunity to continually consider the merits of working with us. Therefore you may cancel this agreement in writing at anytime without penalty; there is no minimum term or notice period. Similarly all of your Portfolio can be transferred to another Adviser or fund manager at anytime without charge should you no longer wish to work with us. You are in control at every stage of the process

We sincerely trust that we will prove worthy of your expectations and that you will enjoy the long term benefits by continuing to be a part of our Portfolio Management Service.

Thank you for choosing Estate Matters Financial Limited to be your financial planning partner, we look forward to being of service to you over the many years ahead.

At each and every stage of our relationship with you, we want to do everything possible to take away your concerns, exceed your expectations and give you reassurance and peace of mind in your decision to work with us. If you are dissatisfied with the service provided we want to hear from you.

We always know you have a choice. Thank you for choosing us.



Agreement

I/We agree to work on the basis outlined above until further notice;

Signed: _____

Name: _____

Date: _____

Signed: _____

Name: _____

Date: _____

A copy of this agreement will be provided for your records upon request



Estate Matters

Financial Limited



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