
Private Client Services

Wealth
Financial Planning
Jersey Limited

“Wealthcare” for you, your family and business

At Wealth Financial Planning we believe in building a personal and long term relationship with you, our client.

Our goal is to deliver our services with professionalism and integrity, providing you and your family with -

- **Peace of mind** that your personal and / or business financial planning is in safe hands.
- **Clarity** in understanding complex investment and retirement options.
- **Insight** into economic conditions, global opportunities and risks.
- **Satisfaction** from having received comprehensive advice on tailored solutions to financially protect and provide for your loved ones and business.
- **Consistency** in structured reviews and monitoring to keep your plans on track.

Contents

- 5 About Wealth Financial Planning
- 6 Wealthcare
- 9 Our Client Service Options
- 11 Investment Options
- 14 Standard Fees & Charges

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About Wealth Financial Planning

Wealth Financial Planning Jersey Limited (Wealth) is a New Model fee-based, financial planning firm, regulated by the Jersey Financial Services Commission. Established in 2010, Wealth offers a forward thinking service that caters for every aspect of a client's financial planning.

Our clientele ranges from high net worth individuals to multi-national organisations, as well as partnering with trustees, accountants and other professionals to implement solutions for mutual clients.

Our highly qualified staff draws on over 100 years of combined financial services experience, pulling together a diverse and complimentary range of skills. With access to an extensive network of investment managers, tax specialists and fund analysts, we provide a truly independent service to our distinguished clients.

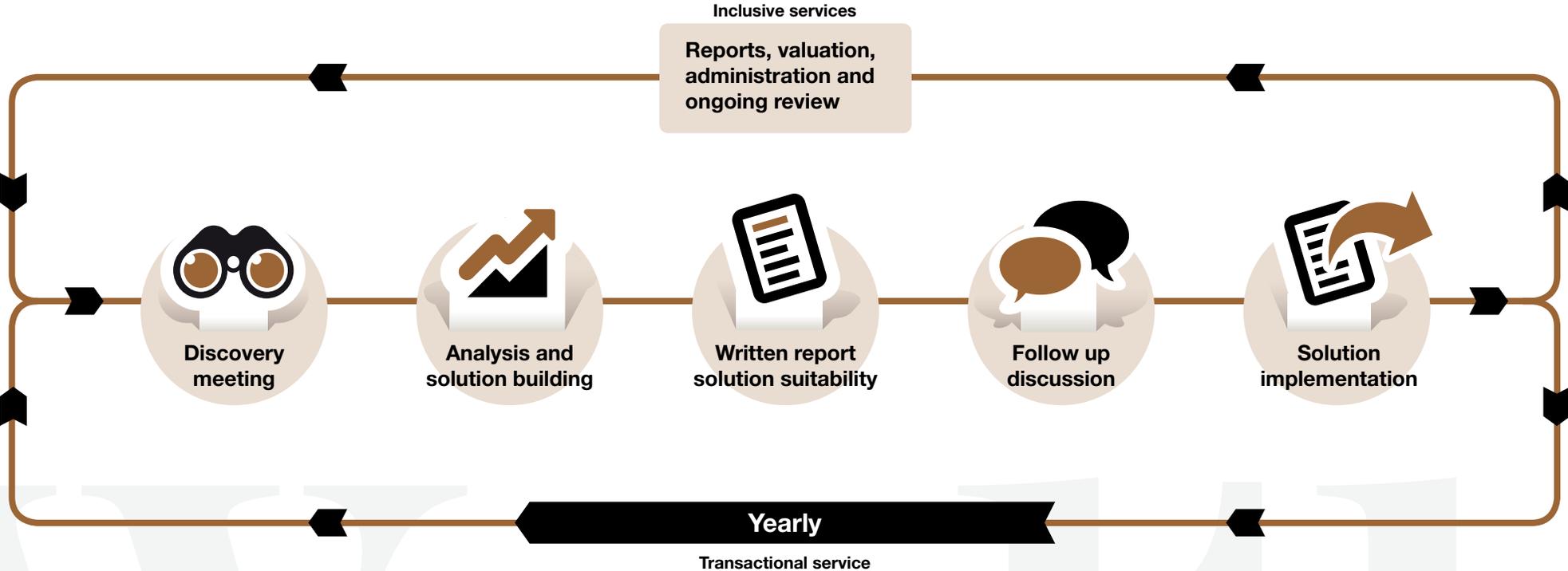
This brochure sets out the services we offer to our Private Clients.

Whether you require a straight forward annual health check of your family's finances and existing arrangements, or a bespoke investment management and monitoring process for a large and complex portfolio, we have a solution. We believe in offering a choice of distinct service levels with transparent, easy-to-understand charges.



Wealthcare

Wealthcare is the process we use to help our clients define and then work towards their financial planning goals, whether this is to invest for the future, or financially protect their family or businesses.



For all prospective clients, the Discovery Meeting is provided at our expense.



The Discovery Meeting

In this meeting we will outline how we will work with you over the longer term and explain what you can expect from us in terms of service. It allows us to understand your current financial position and identify your needs and financial planning objectives. This helps us understand where you are and where you want to be.

During the meeting, we will request information relevant to your financial protection, retirement planning, savings and investment needs. We will also discuss the on-going suitability of your existing plans given your circumstances, the current legislative environment and product developments.

For investment or retirement planning, we will determine your attitude to investment risk (ATR) by completing our profiling questionnaire and establishing a clear understanding of your investment risk tolerance. We will provide you with our Investment Process Guide and outline the way we build portfolios using leading funds and discretionary managers.

We will also clearly explain the likely fees and charges for specific financial planning work relevant to your requirements. If agreed in principal, these will be confirmed in detail in your specific written report or fee proposal.



Analysis and solution building

Having agreed to work together and having built an understanding of what's important to you in the Discovery Meeting, we will have a clear idea of your preferred areas of focus. We will then analyse these areas and arrangements in more detail.

This analysis may involve reviewing projections, features, costs and charges of your existing arrangements and the likelihood of them meeting your stated objectives. For investments, we may need to look at the current holdings, asset allocation and risk profile of any existing investment portfolio.

We then identify and build solutions which match your objectives, giving consideration to your tax position, budget and financial dependents.

For investment solutions we consider timescales, attitude to investment risk and the requirement for income and/or capital growth.



Suitability Report

The Suitability Report is an important document in the Wealthcare process. It acts as a formal agreement to both parties' understanding of identified the financial needs and recommended solutions. It offers an opportunity to pose further questions and ensure clarity in all areas.

The report details all aspects of our recommendations in relation to your identified financial planning needs and the solutions we feel will meet them. It also confirms the action you wish to take both now and in the future. It also identifies areas we may wish to revisit at a later date.

Where relevant, it will include the analysis of your existing arrangements, product or portfolio. It will also include specific projections, key features and fund or product information on any new recommendations.

In addition, it gives a detailed breakdown of any management and product charges, as well as our fees for advising and implementing the solutions. Where applicable, it will also clearly state any ongoing fees for investment advice and monitoring that we provide.



Follow Up

To discuss the Suitability Report and confirm your understanding of the advice provided, we will be pleased to explain and clarify any elements of our recommendations and analysis. If you are uncomfortable with the proposed solution, we will provide alternatives or amended solutions in a revised Suitability Report.



Implementation

Once agreed, we will undertake the application procedure on your behalf, liaising with the relevant product provider or fund managers. For financial and corporate protection planning, this includes facilitating all underwriting requirements.



Reports, administration and review

All of our active clients are offered an annual review meeting at our expense, irrespective of the on-going service level you have selected.

This meeting is designed to update your client information, to review your financial planning needs and objectives and the arrangements you have in place to meet those needs. We will provide you with an update on the performance of any investments you may hold with us and review your attitude to investment risk.

You are not in any way obliged to attend a review, however, experience has shown that you are more likely to achieve financial and lifestyle goals if they are reviewed regularly.

Clients who choose, or automatically qualify for, our Wealth Management or Wealth Premier Account service will receive additional benefits, as detailed below.

Client Service Option

We understand that different clients will require different levels of ongoing service, administration or advice depending on their circumstances and the size and complexity of their arrangements. For example, if you have a simple protection policy with us, you are unlikely to require the same level of ongoing service as someone with a large and complex portfolio.

Therefore, we offer a transactional service and two inclusive service options for you to choose from. Your adviser will discuss these with you in detail before you select the most appropriate. The cost of these service options is set out in the tables at the back of this document.

For clients who hold investment or pension investment assets in excess of £200,000, on which we receive investment advisory fees, our Premier Client Service benefits will automatically be provided at no additional cost.

Transactional Service

Clients who do not wish to subscribe to either our Wealth Management or Wealth Premier Account, will receive our Transactional Account Service. This allows you to choose and pay for only the services you require, when required.

Transactional Clients will be contacted once a year and offered our standard Annual Review service. We will not provide any other administration or investment monitoring services automatically.

If you require a valuation, market comment, administrative task, or additional financial planning services, we will charge a fee as set out in the Transactional Service Menu at the back of this brochure.



Inclusive Service Options

We offer two set service options for clients who wish to know what they will pay and the level of service they will receive for the management of their financial planning arrangements.

Wealth Management Account

- A twice yearly valuation and fund review for your financial planning products
- A twice yearly Market Commentary
- We will provide all administration associated with financial plans and investments held with us at no extra cost
- We will invite you to an annual review meeting to review and advise you on all your financial planning arrangements
- If you require any extra financial planning in relation to your existing financial plans outside of your yearly review, this will be provided at no extra cost

Wealth Premier Account

- Quarterly review and valuation report on your financial arrangements including investments, pensions and protection
- If holding the Elite Wealth Investment Solution, you will receive a quarterly report on you discretionary portfolio from you manager
- Wealth's Quarterly Market Commentary
- We will provide all administration associated with financial plans and investments held with us at no extra cost
- We will invite you to an annual review meeting to advise you on all your financial planning arrangements
- If you require any extra financial planning advice in relation to your existing financial plans outside of your yearly review, this will be provided at no extra cost

Investment Options – Summary and Advisory Fees

We offer a range of investment solutions and styles depending on your risk profile and the amount of money you have to invest. We charge a fee for arranging and selecting appropriate investments, this is expressed as a percentage of the amount you wish to invest. You can usually elect to have this amount paid to us directly from the investment provider. However, should you prefer, you may pay this fee directly to us separately from your investment.

Below is a summary of our investment solutions and our advisory charges. Please see our investment process brochure for a more detailed description of our model portfolios and investment process, or ask your advisor for details.

A. You can keep your existing investment holdings

We understand that some clients may wish to keep their existing investments. In these cases, clients will be able to select one of our service propositions on pages 9/10 to help with advice, administration and ongoing monitoring of your investments.

Minimum Investment = N/A

Initial Fee = Nil

Maximum Annual Fee = 1% subject to specific fee/service proposal

B. Self-Select

If you prefer to select your own investment funds, we will provide you with access to a market leading fund platform, with over 1,300 funds, from which you can pick your own investment funds and managers. These portfolios will not automatically be rebalanced or reviewed by Wealth Financial Planning. However, you can select one of our service propositions above, to have your selection regularly reviewed, advised and administered.

Minimum Investment = £5,000

Maximum Initial Fee = 1% of investment fund value

Maximum Annual Fee = 1% of investment fund value

C. Wealth selection portfolios

We will use modern investment theory and asset allocation techniques to build a range of risk-based portfolios, containing a range of leading funds offered by the world's most respected investment companies.

Having determined the degree of risk you are prepared to accept, we can establish a risk-graded portfolio on your behalf with a defined asset allocation (for example how much of your money should be allocated to funds which invest in shares and how much of your money to bonds or property). We then populate this asset allocation with market leading funds using our own stringent investment policy. These will be rebalanced automatically and the individual funds will be monitored and switched by Wealth if they are deemed to be underperforming, or should our research show better funds are available on our selected fund platform given current market and economic conditions.

We will always write to you if we wish to replace a fund within the portfolios and ask you to agree that you are happy to proceed with this. We currently offer a range of both Actively Managed and Passive, risk-graded portfolios. For our Passive portfolios, we allocate assets in line with the WMA Indices (Wealth Manager Association). If the index asset allocation is altered, we will bring your funds back into line with the model on a six monthly basis.

Full details can be found in our Investment Process document

Once a year, we will automatically provide you with a report of your funds, their holdings and performance. Alternatively, you can select one of our more comprehensive service levels above.

Minimum Investment = £5,000

Maximum Initial Fee = 1% of investment fund value

Maximum Ongoing Fee = 1% of investment fund value

D. Wealth Elite Investment Solution

Like our Professional Intermediary Service for professional trustees, we advise on a panel of leading discretionary fund managers, who will build bespoke portfolios run to your own personal investment policy statements. The Wealth Elite Investment Solution provides access to a selection of some of the most respected names in the world of discretionary asset management.

A discretionary service means you give the investment managers authority to use their discretion and expertise in following your investment mandate. They can move decisively to seize opportunities to enhance the performance of your investments or protect capital in a market downturn, without the delay of waiting for your written permission.

The Wealth Elite Investment Solution incorporates a holistic financial planning approach, combined with manager analysis to provide a tailored approach to you specific mandate.

Wealth employs third party data and analysis services from robust sources eg, 'ARC (Asset Risk Consultants)', to help maintain and review its Discretionary Fund Manager panel.

Today's world of investment presents an array of opportunities but identifying the brightest stars is not easy. This is why specialist expertise is so vital for clients to achieve the best returns possible. The process that underpins the Wealth Elite Investment Solution draws on the talents of some of the investment world's most capable and experienced names. The discretionary managers we have selected, offer first-rate fund management, invaluable strategic expertise, coupled with economists and analysts constantly monitoring markets around the world for opportunities to enhance performance.

This expertise means that in assembling a portfolio tailored specifically to your needs, they can draw on a greater range of asset classes than would normally be available to the individual investor. This offers the chance to supplement traditional staples such as equities, bonds and commercial property with alternative investments such as Exchange Traded Funds, (ETF's), structured products, hedge funds and commodities. Discretionary managers will also give consideration to specialist and alternative classes of investments which may be favoured by some clients, such as a particular collective fund, hedge fund or commodities.

The Wealth Elite Management Solution includes our Wealth Premier Account service proposition at no extra cost. This will include a quarterly report and valuation from your manager and market comment from Wealth.

All administration and servicing will also be included, as will any advice on your investments or other existing financial planning arrangements.

Minimum Investment = £200,000

Maximum Initial Fee = 1% of investment fund value

Maximum Annual Fee 1% of investment fund value

0.5% of investment for £1.5M and above

Summary of Standard Fees & Charges

Description	Initial Arrangement Fee	Ongoing Fee
Lump Sum Investment	1% of amount invested	1% pa of fund
Lump Sum Pension	1% of amount invested	1% pa of fund
Regular Premium Pension	2 x the monthly premium	1% pa of fund and 1% of the monthly premium
Regular Premium Savings	2 x the monthly premium	1% pa of fund and 1% of the monthly premium
Arranging Protection Products	Commissions paid by life company. 50% rebated above £2,000.00	
Wealth Management Account	Nil	£227.00pa
Wealth Premier Account	Nil	£527.00pa
Specialist time fee-based advice	Where any of the above options are not appropriate or where we are required to undertake one-off project work or specialist financial planning, a fee proposal will be agreed in advance based on hourly rates: currently £187 per hour.	To be agreed in specialist fee proposal

Transactional Client Service Fees	
Address or name alterations with Wealth Financial Planning and product or investment providers	£50.00
Basic portfolio valuation of your existing plans and investments	£100.00
Detailed investment or pension fund report	£200.00
Market Commentary	£200.00
Surrender or withdrawal	£50.00
Additional financial planning advice outside of annual review, such as death claims, pension triviality claims and matrimonial disputes	£187 per hour (estimate provided)

