BAKER DAVIES
Independent Financial Advisers

WEALTH MANAGEMENT SERVICE

This service is ideal for clients who have substantial wealth and who want the reassurance of having someone they know and trust to regularly review their portfolio and overall financial planning strategy.

They want their adviser to guide them prudently and wisely and to support them in achieving their overall financial planning objectives. They want an adviser who can liaise with their other professional advisers (such as their accountant or solicitor) to ensure a co-ordinated approach.

Clients who receive this service typically have portfolios exceeding £500,000.

What you receive:

- Regular Review meetings
- Wealth Matters Magazine twice a year
- Regular Market Commentary
- Six monthly valuation of your investments/policies with comments on your funds – see below
- Our Newsletter, normally issued twice a year
- Access to your adviser and support team when required
- *Baker Davies Fund Monitoring Service (see overleaf)
- Probate Advisory Service
- Bespoke marketing communications
- Maintenance of your file and records in line with regulatory standards

What would you receive at your review meetings?
This is a scheduled meeting with your adviser at a place and frequency to suit you. During the meeting, your adviser will review the progress of your portfolio and discuss any changes in your personal, business and financial situation or requirements.

Also provided (not necessarily at every meeting but during the year):
- Analysis of income and expenditure
- A policy summary of all plans and investments including a valuation
- An update of your financial ‘Fact Find’
- A review of your attitude to investment risk
- Your attention will be drawn to any gaps between your financial planning strategies and your aspirations, so that you can decide on an appropriate course of action
- A discussion highlighting areas which may benefit from further attention
- Our ‘Document Management’ service – where your adviser helps you keep track of which documents you need to keep and which are surplus to requirements

After the meeting:
We will send you a summary of our meeting notes. If changes are required you will receive a written report from your adviser outlining the recommendations and agreeing further actions.

***Baker Davies Investment Process and Fund Monitoring Service**
We select funds, design and adapt portfolios to suit our clients' needs and changing market conditions. This process will initially entail deciding upon the most effective tax wrappers to use. We then design a portfolio in line with our clients' risk profile to help meet their aims and objectives now and in the future. This will include deciding upon the asset allocation or mix of assets held. The asset allocation is one of the absolute key drivers of performance and it is crucial to get this right not only for the performance but also as a means of diversifying and managing risk.

Fund selection is driven by our use of specialist software, which provides an enormous amount of data on all funds registered in the UK as well as offshore. This analysis system means we can drill down into any given fund as well as measuring its own volatility, performance, yield etc., and viewing all these relative to all the other funds available. We support this technical analysis with attendance at provider seminars, meeting fund managers, technical workshops combined with thorough research of data supplied by investment groups and such like.

This strategy provides a comprehensive approach that allows us to use our extensive experience to integrate all of this data into a robust process of portfolio construction and monitoring. The same depth of analysis is used in researching our favoured funds list as well as when reviewing client portfolios and recommending any appropriate changes.

This means that your investments are, and stay, appropriate and relevant to meeting your aims and objectives.

Please Note:
Any new advice, research and the implementation of such advice is provided separately in line with our existing client agreement.

If your circumstances change in between scheduled reviews or if you have a question or something you wish to discuss, **please get in touch as soon as possible**. Some opportunities are time sensitive and some changes in your circumstances may require adjustments in your wealth management service.

CONFIRMATION OF SERVICE

I/We wish to receive the Wealth Management Service.

Sign: ....……… Name: ....

Sign: ....……… Name: ....

Primary Adviser: ....……………………………………...

Date Agreed: ……………………..……

Review Dates: …..…………………..….. Valuation Dates: ……………………