

# ESTATE CAPITAL

Chartered Financial Advisers

## A Wealth of Service Options

Welcome to Estate Capital Financial Management, chartered independent financial advisers providing financial planning and investment management to a wide variety of clients.

Whether private or corporate, we aim to meet all our clients' lifestyle and financial objectives.

We consistently build personal, lifelong relationships through the delivery of first class, in depth, highly qualified advice; a strategy that continues to mark us out from other independent financial advisers.

Our service is personal, professional, knowledgeable and trustworthy.

We focus on helping you understand your current financial arrangements. We then apply a refreshing, imaginative approach to wealth management that brings you financial independence and security.

At Estate Capital Financial Management we provide and facilitate a complete financial solution.

Before we make any recommendations we seek to understand all of the relevant facts that make your financial position unique. We also provide a full 'suitability of advice letter' for each and every transaction detailing all advice provided.

Working in partnership with other professionals we create and manage a comprehensive and evolving financial plan. The extent and detail of your plan is dependent upon your individual requirements and will be reviewed and updated on an ongoing basis, keeping you on track to meet your current and future needs.

We offer clients the following four service levels.

---

### Wealth Management Service

Our highest level of service aimed at individuals with accumulated wealth and/or complex financial affairs.

This service is ideal for clients with in excess of £500,000 of funds under our advice.

We consider your financial and lifestyle issues and evaluate your current and future financial position. We create and manage a comprehensive financial plan in conjunction with any other professional advisers you may have.

You will have access to the Estate Capital Investment Portfolios and/or a discretionary investment service through our Investment Wrap Platform

You will receive ongoing service, support and information. We will provide at least two wealth management meetings per year as well as year round support and contact.

# ESTATE CAPITAL

Chartered Financial Advisers

---

## Financial Planning Service

A level of service aimed at individuals building their wealth and financial security.

This service is suitable for clients with in excess of £100,000 of funds under our advice.

We consider your financial and lifestyle issues and evaluate your current and future financial position.

We create and manage a financial plan in conjunction with any other professional advisers you may have. We provide this service for those seeking structured and regular communication.

You will have access to the Estate Capital Investment Portfolios through our Investment Wrap Platform.

You will receive ongoing service, support and information. We will provide at least one financial planning meeting per year as well as year round support and contact.

---

## Financial Advice Service

A level of service aimed at individuals with less complex affairs who require straightforward financial advice.

This service is aimed at clients with in excess of £25,000 of funds under our advice.

We will analyse and evaluate your current and future financial benefits. You will feel confident and reassured that you have the right product for your needs whether an investment, pension plan or contract of insurance.

You will have access to the Estate Capital Investment Portfolios through our Investment Wrap Platform

For clients with a need for general advice and ongoing reviews, we provide at least one financial advice meeting every two years as well as year round support and contact.

---

## Product Advice Service

A level of service aimed at individuals who simply require professional assistance in the choice and arrangement of a particular financial product rather than ongoing financial advice and support.

Our aim is to ensure you have the right product for your needs. We will not offer ongoing service unless requested.