ESTATE CAPITAL

Chartered Financial Advisers

New Investment Service

Rebalancing and Fund Switching - On-Line and On Profile

Estate Capital Financial Management is delighted to introduce an improved approach to the management and communication of our investment portfolios and investor profiles. This new, proactive investment service will set us apart from other independent financial advisers. This service will bring about increased efficiency, improved performance and returns.

What

Once your investor risk profile has been agreed, it is important that your portfolio remains within that asset allocation range. With our new service, we can rebalance and update your investment selections automatically. This means your portfolio will be regularly updated with our current fund selection and your asset allocation will be rebalanced to the correct investor profile. Of course investors can at any time request changes in asset holdings or risk profile which we can action immediately.

How

Our aim is to offer a service that fully utilises the technology available to us. In the past all fund switching and rebalancing has been performed manually. In future, we wish to update your portfolio on-line as soon as our new version is published. We will achieve this by informing you of the changes and seeking your prior agreement to update. We will contact clients predominantly by email or otherwise by letter twice a year.

Why

With investments growing or falling at differing rates, it is easy for an asset allocation to become out of balance. Similarly, it is possible that a previously selected fund may not perform as well as expected or as well as it may have done in the past to achieve its selection. Also due to constantly changing market conditions some investments may become more cautious or speculative over time.

By opting for the service, investors will benefit from:

- Increased efficiency and improved performance
- Asset allocation that reflects the prevailing market conditions
- Up to date fund selection
- Greater potential to improve returns

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Who

This service is available for investors with:

- General Investment Accounts
- Individual Savings Accounts (ISA's)
- Offshore Investment Bonds with General Investment Accounts
- Onshore Investment Bonds
- Personal Pensions
- Self Invested Personal Pension with General Investment Accounts

For your peace of mind, this automatic on-line rebalancing and fund switching service is restricted to these functions only. It does not include the purchase or surrender of investment outside the investment account. The investor has sole control over the purchase and surrender of investment accounts.