



We've got wealth management all wrapped up

See your entire portfolio in one place

ESTATE  CAPITAL

Chartered Financial Advisers



The world of wealth management is changing for the better.

Gone are the days of building savings, investments and pensions through the traditional, cumbersome route of individual insurance companies and investment funds.

Wrap platforms are the way forward for your investments and our advice.

These online service solutions are revolutionising the way financial investments are selected, held, viewed and managed. They save clients money, dramatically reduce administration time, improve service efficiencies and facilitate trading in the whole market.

At Estate Capital we have put our clients centre stage by making a major financial commitment to Nucleus, one of the UK's leading wrap providers.

Through Nucleus we are transforming the way we manage our clients' assets, moving away from product focus towards effective wealth management.

This new infrastructure allows us to look at the big picture of our clients' needs. We are adding value and believe our wrap platform will pay dividends in more ways than one.

What is a Wrap Platform?

A wrap platform is more than a tool it is a complete online service.

Most clients have a diverse portfolio of savings, investments and pensions – often taken out with several providers over a period of many years.

Wrap platforms work by combining an entire portfolio into a single manageable account.

At Estate Capital our wrap platform makes it easier for us to analyse and update our client portfolios and rebalance assets as we trade off a single platform rather than having to go direct to each product provider.

At the heart of every wrap platform is a cash account into which our clients invest money. From this account we can direct money to specific investment tax wrappers, and within these accounts select the desired funds or investments.

What are the benefits?

- **Clearing away the clutter** – When all your investments are spread out it is easy to lose track. Receiving many different reports from different companies can be confusing. One platform means one set of reporting, a consolidated income tax voucher, and a record of income and capital events all in one place, every six months.
- **Instant access** – As it is an online service, you can access an instant portfolio valuation and summary at any time through a secure website.
- **Greater control** – With a clearer picture of how your entire portfolio is performing there are fewer surprises. You will have greater control of your investments as we can adjust your portfolio as and when you need us to.
- **Freedom of choice** – Use of the platform is charged directly to the client so that funds and other investment vehicles are not excluded from selection simply because of their own charging structure. We can consider the whole market when advising on investments.
- **Accurate tailoring** – With an unbiased and extensive range of investment opportunities open to us, we can tailor your portfolio to reflect more accurately your risk profile and future needs.
- **Transparency of charging** – All charges are itemised so that you know exactly what you are paying for and who you are paying it to.
- **Value for money** – We are able to obtain rebates on your behalf from the fund providers. These are passed on in full to you and made clear on our wrap platform.
- **Increased confidence** – You can feel confident you are being advised and not sold to as there is no financial advantage to Estate Capital to recommend particular products or switch between products unnecessarily.
- **Economies of scale** – As Nucleus attracts more business partners, so its buying power will increase equating to favourable discounts on initial and annual management charges which will be passed onto you.
- **Peace of mind** – The Nucleus platform will be the administrator and holder of your investment and pension fund assets. These assets are protected through the Financial Services Compensation Scheme.
- **Freedom of assets** – At any time you have the freedom to move assets away from Nucleus without penalty.



What investments does it cover?

Your investments can be held within various tax wrappers. These include:

- Individual Savings Accounts (ISA)
- General Investment Accounts
- Pension Investment Accounts
- Offshore Investment Bonds
- Onshore Investment Bond

Investments available within these accounts include:

- Collective Investment Funds
- Direct Stocks and Shares
- Exchange Traded Funds
- Investment Trusts
- Corporate Bonds
- Gilts
- Cash

Estate Capital and Nucleus – a business partnership

Having conducted extensive market research over several years we have identified the Nucleus Wrap Platform as the most competitively priced, fully functional wrap platform in the UK.

Set up in 2006, it is the only wrap provider that is IFA owned and controlled. The Nucleus Financial Group requires considerable financial investment and input from member IFAs. All other wrap providers are free to join but often more expensive to operate.

At Estate Capital we have subscribed equity capital of £15,000 and are now part of a thriving community of like-minded businesses who, through shared ownership and control, seek to deliver an improved client experience.

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