
AN INTRODUCTION
TO ESTATE CAPITAL

FINANCIAL ADVICE &
WEALTH MANAGEMENT



ESTATE  CAPITAL

Led by Chartered Financial Advisers – supported by a team of market analysts, researchers, investment managers and technical administrators. Our team has been intentionally structured to provide the most relevant advice.

- Chartered financial advisers*
- 34 years professional experience*
- Trusted, established & well resourced*



At Estate Capital we want every client to consider us to be their very own personal and trusted adviser.

Independent & Chartered

Established in 2003, Estate Capital is a firm of Chartered Financial Advisers. We are entirely independent – authorised and regulated by the Financial Conduct Authority. We pride ourselves on maintaining the highest professional standards and improving the relevance of our advice through our own continual professional development.

Led by Chartered Financial Advisers – supported by a team of market analysts, researchers, investment managers and technical administrators. Our team has been intentionally structured to provide the most relevant advice.

And with a client retention rate of 98.7% and more than £330 million worth of assets overseen by our team – our clients have peace-of-mind that their finances are in safe hands.

Our Principle areas of advice are:

- Financial Advice
- Investment Management
- Retirement Planning
- Insurance Protection
- Estate Planning

*Make better-informed
financial decisions
that are right for you.*



FINANCIAL ADVICE & WEALTH MANAGEMENT

Financial Advice

Our purpose is to help you achieve your lifestyle and financial objectives. Working together, we'll develop a long-term financial plan that is right for you – giving you financial independence and the reassurance of financial security.

We operate on a strict 'know your client' and 'best advice' basis – before making recommendations we take the time to understand your financial position and explain why our financial advice is relevant for you personally.

Recognising that life evolves and circumstances change, we'll review and update your financial plan on an ongoing basis to ensure your financial plan continues to align your current circumstances with your long-term objectives.

We're always considering the tax implications of our advice and ensuring your finances are handled in the most tax efficient way possible.

We are committed to providing professional unbiased advice and remain completely independent from any bank, building society, insurance company or investment house.

Investment Advice

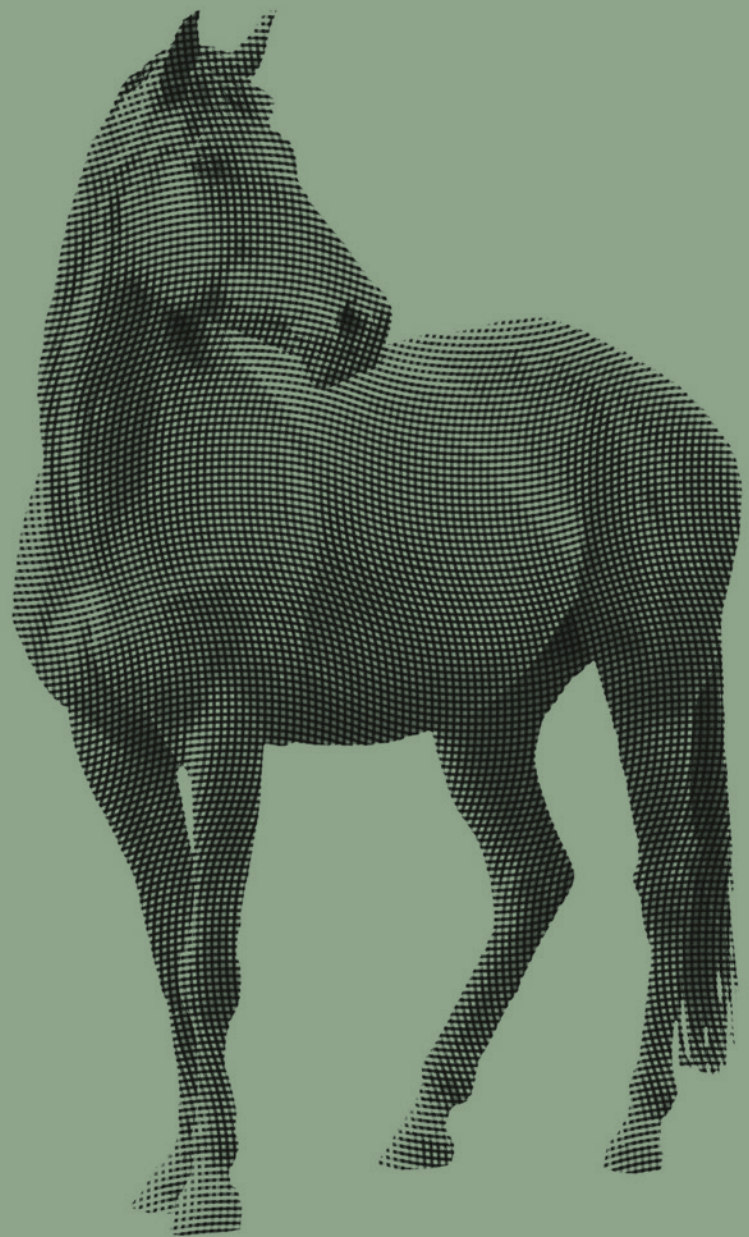
Growth of personal assets through wise investment is the basis of financial security. Estate Capital looks after investments for private clients, their trusts and their pension funds.

We take care to understand your financial position and income requirements. Only through thorough assessment and understanding your requirements, can we construct an investment solution that is ideally suited to you. And, over time your needs and priorities will change and your financial arrangements will need to adapt accordingly.

We want you to benefit from good investment returns as well as being comfortable with the means by which your returns are achieved. It is important that your attitude to risk and your investments are regularly reviewed to ensure that they remain aligned with your objectives.

*Maximise your returns
with a level of risk you're
entirely comfortable with.*

*Co-ordinate your investments,
grow capital and increase
your income.*



Investment Management

Estate Capital provides choice, flexibility and access to a comprehensive range of investment strategies. We conduct our own in house research so that each of the funds that we recommend within our portfolios has been personally reviewed. We offer a distinct investment service that has proven attraction to clients and professionals.

The individual funds that make up our diversified portfolios are selected upon the quality of the fund manager and the consistency of past performance.

Once your tolerance for risk has been established and your chosen strategy put in place, you may wish to position your portfolio to shield against the short-term effects of market volatility, grow your capital, take a regular income withdrawal or simply beat inflation.

Our advisers will help with all of the above, saving you the time and stress of managing your investments yourself.

Depending on factors such as suitability, cost and individual taste, Estate Capital will endeavour to create an investment solution that is stable, sustainable, risk managed and best meets your personal objectives.

*Make better-informed
investment decisions
that work for you.*

*Have confidence in your
pension and peace-of-mind
to enjoy life now.*



Retirement Planning

Private provision, or employer sponsored provision of retirement income has never been more necessary. With people living longer and recessions regularly reminding us that we're not always going to have an easy ride, everyone should have a retirement plan that looks beyond state provision as a reliable source of pension income.

Pension funds can now be converted to cash at retirement in full or in part, fund a flexible or guaranteed level of ongoing income or be passed down to your spouse, children or grandchildren as a legacy asset – choices unheard of previously. And, with these new choices comes the need for professional advice to guide you through the range of options available.

Our financial advisers have attained the highest level of pension qualifications and have a wealth of experience in helping clients plan for retirement. We can help you build and benefit from pension funds. We believe it's important that you too have confidence in your pension arrangements and the peace-of-mind to enjoy life to the full.

Pension Benefits

After planning for security and comfort in your retirement, and having spent years building up your nest egg, it's important to get the most from your pension fund. Our advisers will help you consider the benefits of each of the options and investment opportunities available to you.

New pension freedoms give pension fund owners far greater flexibility and access than ever before. With these new retirement benefit freedoms comes responsibility to ensure that your largest asset is used wisely.

*Help your children inherit
more and give them the
best future possible.*



Estate Planning

Inheritance tax is perhaps the most disliked of all taxes. People having worked hard and paid income tax and capital gains taxes throughout their lives are then subject to perhaps the heaviest tax of all upon their death.

No wonder clients wish to reduce or even avoid paying 'death duties'. Inheritance tax is considered a voluntary tax, because with the right planning the tax can certainly be reduced and even avoided.

Our financial advisers will explain how to help your children inherit more and give them the best future possible.

Family Protection

We know that parents have many responsibilities including making sure all is well if the worst happens. One of the greatest risks any person faces is that of serious ill health and long term disability and the impact that has on one's income and lifestyle. For a family, the death or incapacity of a parent can have a catastrophic impact on those left behind.

At Estate Capital we care for our clients and their families. We want them to be safe and secure in the knowledge that whatever life throws at them they will be able to cope.

We understand the financial worries that concern people. We have helped many clients protect themselves in the event of serious illness, loss of income due to ill health or injury. We have helped families who sadly lose loved ones, come to terms with their loss with the help of the financial security we put in place for them.

*Ensure your family
security for when you
might need it most.*

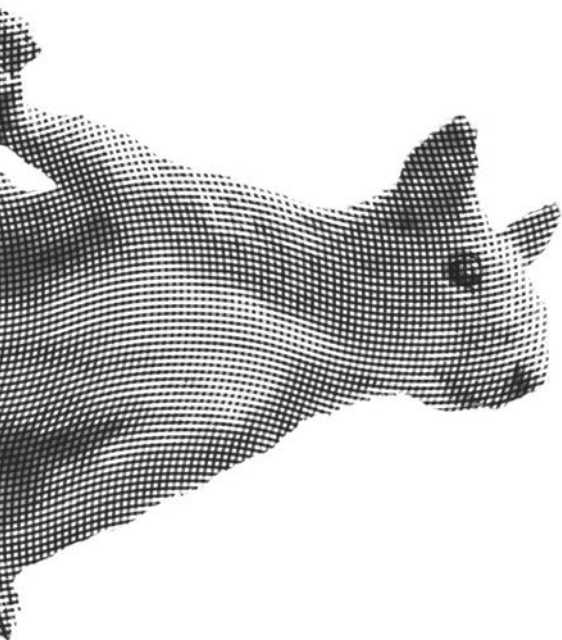
ON-GOING SERVICE
AND SUPPORT

Choice of service levels

Wealth Management Service

Our highest level of service and support aimed at individuals with accumulated wealth and complex financial affairs. This service is ideal for clients with in excess of £1,000,000 of funds under our advice.

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



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 £150,000 of funds under our advice.

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.

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.

We will not offer ongoing face to face financial advice meetings unless requested but will provide year round support, investment management, policy administration advice and information.

Our chartered and independent financial advisers make the time to truly understand our clients' circumstances, and we take great pride in the relevance of the advice that we provide.

Simple, fair & transparent

Fee Structure

Our fee structure is designed to offer loyal clients a reward for growing their wealth through us.

We think it is important to offer clients simple, fair and transparent fees. We aim to ensure value from a well-resourced advice service that aligns our mutual interests.

Our initial client meeting is offered at no cost or obligation. We will meet those costs as we are yet to understand and agree how best we can work together. We are only remunerated if we act on your instruction and behalf.

Advice & Establishment Fees

Our advice and establishment fee is an initial one-off fee based on the capital sum invested or the monthly contribution made into a plan we have recommended. This fee starts at 2% but reduces to 0.25% depending upon the size of this and past investments. The tiers of funds invested are listed below.

Over £3,000,000	0.25%
Over £1,000,000	0.5%
Over £500,000	1%
Over £250,000	1.5%
Up to £250,000	2%

Insurance & Annuity Commissions

We will receive an intermediary commission from the selected insurance company for the advice and arrangement of a contract of insurance or annuity purchase, which will be met through product charges.



- *Initial meeting at our expense*
- *Competitive charging*
- *Loyal clients rewarded*

Annual Service & Management Fees

Our service and management fee is an annual percentage of funds under advice. This fee starts at 0.75% per annum but reduces to 0.65% or 0.5% per annum as funds under advice increase. The tiers of funds under advice are listed below.

Portfolio value up to £1,000,000	0.75% pa
Portfolio value between £1,000,000 & £2,000,000	0.65% pa
Portfolios over £2,000,000	0.5% pa

Fixed Fees

For certain specialist tasks we charge a fixed fee. Areas of work covered include:

- Divorce pension splitting report £500
- Trust asset review report £500
- Retirement income forecast report £750
- Annual financial health check £250
- Property purchase within SIPP or SSAS £750

Value Added Tax

Our fees are charged for the advice and arrangement of financial products. The advice, arrangement and ongoing management of financial products is a regulated activity and is exempt from VAT. Our fixed fees may attract VAT.

OUR FINANCIAL ADVISERS ARE READY TO START HELPING YOU ACHIEVE YOUR FINANCIAL OBJECTIVES.

*Make better-informed financial
decisions that are right for you.*

Financial Advice & Wealth Management



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