



# LIFE PLAN







“WORKING WITH CLIENTS TO SET  
MEANINGFUL GOALS, EMPOWERING THEM  
TO DEFINE FINANCIAL SUCCESS ON THEIR  
OWN TERMS, AND HELPING THEM ACHIEVE  
WHAT’S MOST IMPORTANT.”

# YOUR LIFE PLAN

At Aevitas our priority is to serve your financial goals and we recognise these goals are often broad, diverse and global. By understanding these goals, we are able to tailor our service and recommendations to help you go wherever you would like your journey to take you.

Our services are designed to make your life easier, ensure that your wealth is protected and provide invaluable guidance and reassurance.

Our service comprises two distinct elements. Our initial service includes meeting with you, listening and implementing your personal Life Plan.

Once established, we will provide ongoing regular reviews to ensure you remain on track; if necessary, we will recommend any changes or additional planning.

## In summary, our Life Plan initial advice and implementation service will provide the following benefits:

A Full Financial Review and comprehensive analysis of your current financial position, needs and future goals and objectives.

A full risk assessment which will include a comprehensive analysis of all your protection needs.

Initial Advice (which may be over separate meetings).

Use of our sophisticated Life Planning software, to include cash-flow modelling, shortfall analysis, goal setting, risk analysis and planning.

A Full Life Plan Report to include a shortfall analysis.

Full independent whole of market product research where applicable.

Development of your Life Plan Strategy.

Tax Planning Advice including income strategy, corporate structures, Capital Gains and Inheritance Tax Planning.

## In summary our Life Plan ongoing review and advice service will provide the following benefits:

Dedicated personal financial planner to work with you and ensuring consistency, quality and continuity.

A formal annual review meeting, updating your Life Plan.

Updates to and an interactive presentation on our Life Plan planning software.

A bound report, including your updated Life plan.

Client requested advisory and 'ad-hoc' meetings.

Ongoing analysis and update of needs and attitude to risk.

Annual portfolio valuation and performance report (or as required with agreement).

Ongoing Tax Planning advice.



## OUR FEES

The fees for some of the advisory services we provide are set out in this schedule. Before undertaking any work for you we will confirm in writing an estimate of the fees that will apply to the service we are providing for you; we do not charge a fee for an initial discussion meeting.

All fees stated are exclusive of VAT as we do not currently charge for VAT, although this is subject to change in the future.

The initial Life Plan fee will be £250 followed by £750 on delivery of your Life Plan Report, and will be confirmed with you in writing in advance. The fee is based on the anticipated amount of work and research involved in creating your Life Plan and will be detailed on the Client Letter of Engagement that you sign.

The Life Planning process is only effective through the co-operation of both parties, specifically in relation to information that we request from you at the outset.

We are unable to create an effective and meaningful plan for you without this information. Our agreed charges (above) will apply at the outset and it is therefore beneficial to you to provide all information requested, as soon as you are able to do so.

The ongoing Life Plan service is subject to a minimum monthly retainer fee of £50 and a maximum of £200 . This will be charged on an individually agreed basis depending on the level of work and complexity.

## Tax Planning Services and Fees

You will have the opportunity to discuss any tax questions that you have regarding your affairs. This will enable us to introduce other tax planning ideas for you to consider. As part of this service you can also expect to receive updates throughout the year regarding important tax changes and provide solutions for you to legitimately reduce your tax burden.

Tax Planning Services will be charged on an individually agreed basis depending on the level of work and

complexity involved. All tax service-related fees will be incorporated into the calculation of the agreed monthly Life Plan retainer fee.

For complex one-off projects, we will adopt the time/cost basis for recording the activities for which you have engaged us. This provides complete transparency when it comes to the fees charged, an estimate of which will be provided to you prior to any fee work being undertaken.

## Estate Processing Fees

We are also able to provide a service to assist in the administration of probate - typical examples of costs would be:

Probate Valuation: £100.00 for up to ten investment funds.

Sale of any portfolio proceeds: 1% (capped at £750) + dealing fees.

Any additional probate work required would be charged at an hourly rate. All fees would be confirmed prior to the commencement of any work.

## Other

Specific, bespoke work not covered by this fee schedule will be quoted in advance. Our hourly rates are as shown, but can vary depending on the person dealing with your affairs and the nature of the work.

Our typical charges are (per hour):

**Financial Planner:** £250

**Administrator/Researcher:** £100

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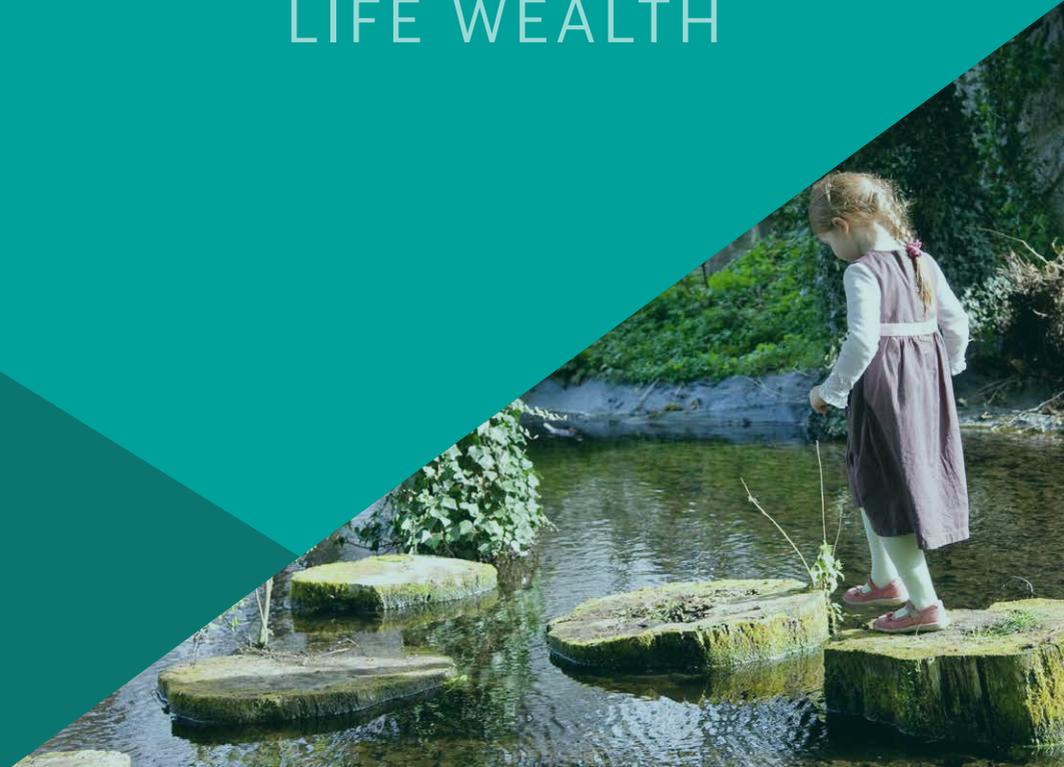


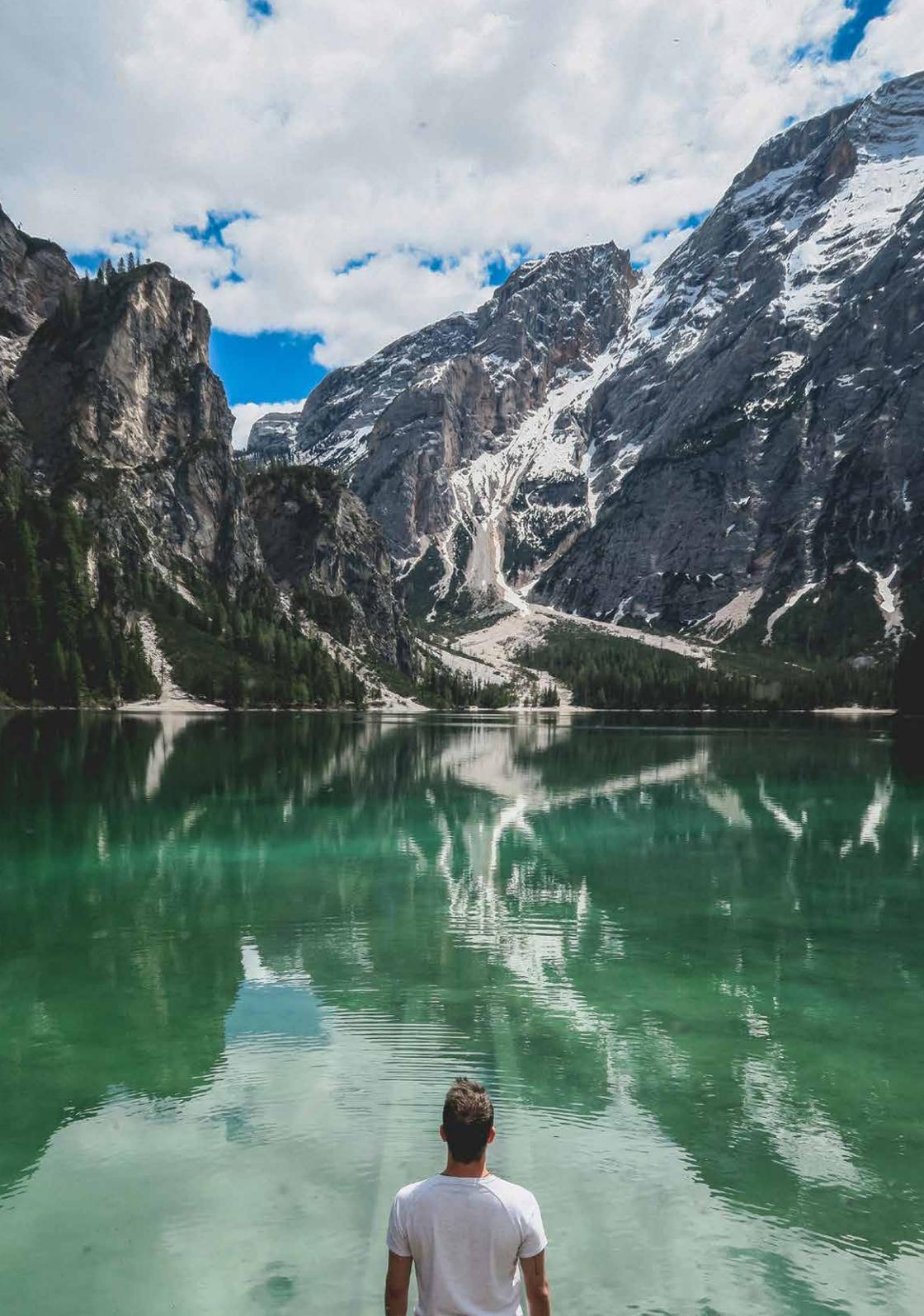
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Aevitas is a trading name of Aevitas Wealth Ltd, who are authorised  
and regulated by the Financial Conduct Authority FRN 724303.  
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LIFE WEALTH







“WHATEVER YOUR LIFE GOALS,  
OUR DISCIPLINED APPROACH WILL  
HELP YOU REACH THEM.”

# YOUR LIFE WEALTH

Meeting your personal requirements and achieving the best possible investment returns for your chosen level of risk is our goal.

Aevitas provide an Investment Management Service on an advisory basis. We provide insight and recommendations developed in line with your objectives and attitude to investment risk.

Whilst we recommend a path to follow, you retain control. We will advise you of any changes that we think are appropriate as part of our ongoing commitment to you and any transactions and changes will only be undertaken with your complete agreement.

So you can assess our performance we will provide you with a meaningful

benchmark, which will be linked to your objectives and the investments held within your portfolio. When choosing investment funds, the consideration of risk is vital.

Our investment strategies have a different range of possible returns; higher returns usually being equated with high volatility, higher chance of loss and thus an increased level of risk.

## In summary, our Life Wealth service has the following features:

Our portfolio management service invests primarily in pooled investments: Unit Trusts, OEICs, Investment Trusts and Exchange Traded Funds ('ETFs'). However, we will take a whole of market approach and may consider other investments where appropriate.

We reconcile your personal objectives, time horizon and attitude to risk and based upon these factors we will invest

your portfolio into one of our five risk adjusted Model Portfolios.

We take a long term view and will not make short term changes, our focus is to ensure that we fully understand your investment time horizon.

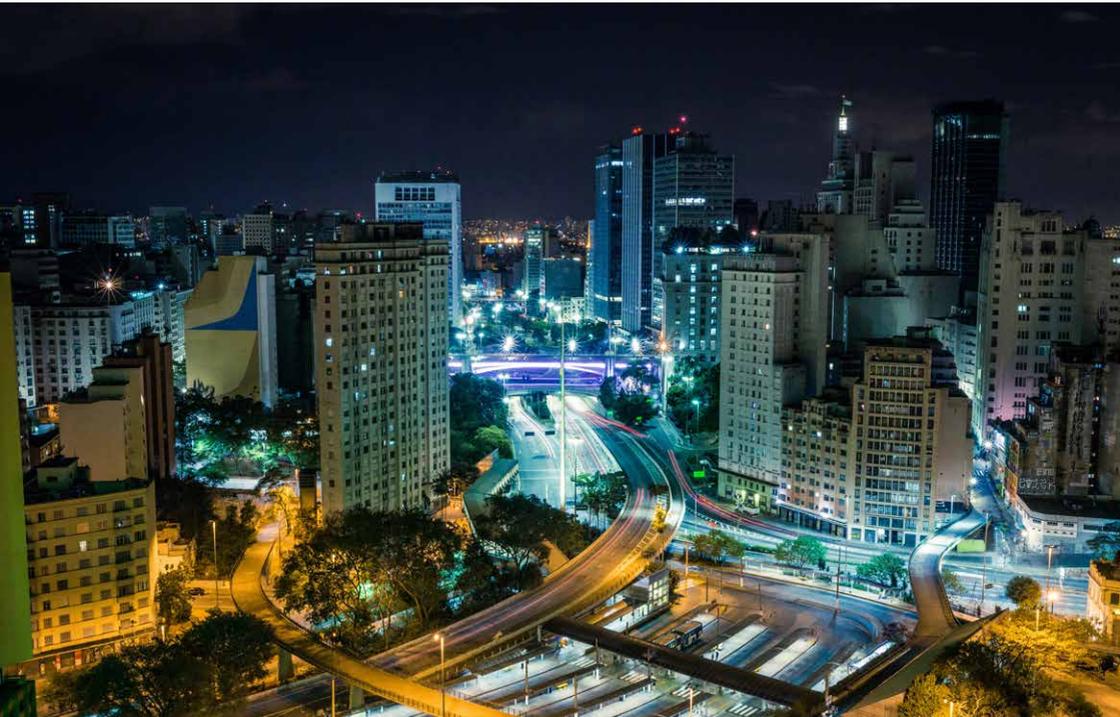
We will review the asset allocation on a regular basis and rebalance portfolios where any particular asset class has become overweight.

We keep your portfolio under regular review and focus considerable effort on assessing suitable asset allocations for investors. We will inform you in writing about any recommended changes and we will await your written instructions before implementing the changes. Aevitas do not make a charge for these changes.

When making any changes to your portfolio we may consider tax-planning opportunities, for example utilising Capital Gains Tax and ISA allowances, where appropriate.

We provide a valuation and performance report at your review meeting.

We give you online 24/7 access to your investment portfolio[s].



## OUR FEES

Before undertaking any work for you we will provide, in writing, an estimate of the fees that will apply to the services we are providing you. All fees stated are exclusive of VAT as we do not currently charge for VAT, although this is subject to change in the future.

We do not charge a fee for an initial discussion meeting. You can pay our fees by cheque, standing order, and bank transfer or by deduction from your investments where the product or platform provider is able to offer this facility.

### Investment Management Fees

The annual fee stated below is deducted monthly from cash held in your managed portfolio unless otherwise agreed in writing with you.

The Life Wealth annual fee is based on a percentage of funds under management, as follows:

#### Portfolio Value

£1 – £1,000,000  
£1,000,001 - £2,000,000  
£2,000,001 - £3,000,000  
£3,000,000 +

#### Tiered Annual Fee

1.00%  
0.85%  
0.75%  
0.15%

#### Examples

£500k x 1% pa = £5,000 pa  
£1.5m x 0.95% pa effective = £14,250 pa  
£2.5m x 0.89% pa effective = £22,250 pa  
£3.5m x 0.7643% pa effective = £26,750 pa

The minimum Annual Portfolio Management Fee is £750. Charges apply to each tier of investment so that you pay 1.00% on the first £1,000,000, 0.85% on the next tier and so on.

## Implementation Fees

Your individual strategy may involve either the investment of new cash or the transfer-in of existing assets.

The initial transaction charges for this are as follows:

| Investment Value      | Implementation Fee | Examples                           |
|-----------------------|--------------------|------------------------------------|
| £1 - £250,000         | 3.00%              | $£125,000 \times 3\% = £3,750$     |
| £250,001- £500,000    | 2.00%              | $£375,000 \times 2\% = £7,500$     |
| £500,001 - £1,000,000 | 1.50%              | $£750,000 \times 1.50\% = £11,250$ |
| £1,000,001+           | 1.00%              | $£1,500,000 \times 1\% = £15,000$  |

The minimum Implementation Fee is £500.

## Additional Fee Work

Specific, bespoke work not covered by this fee schedule will be quoted in advance. Our hourly rates are as shown, but can vary depending on the person dealing with your affairs and the nature of the work.

Our typical charges are (per hour):

**Financial Planner:** £250  
**Administrator/Researcher:** £100

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