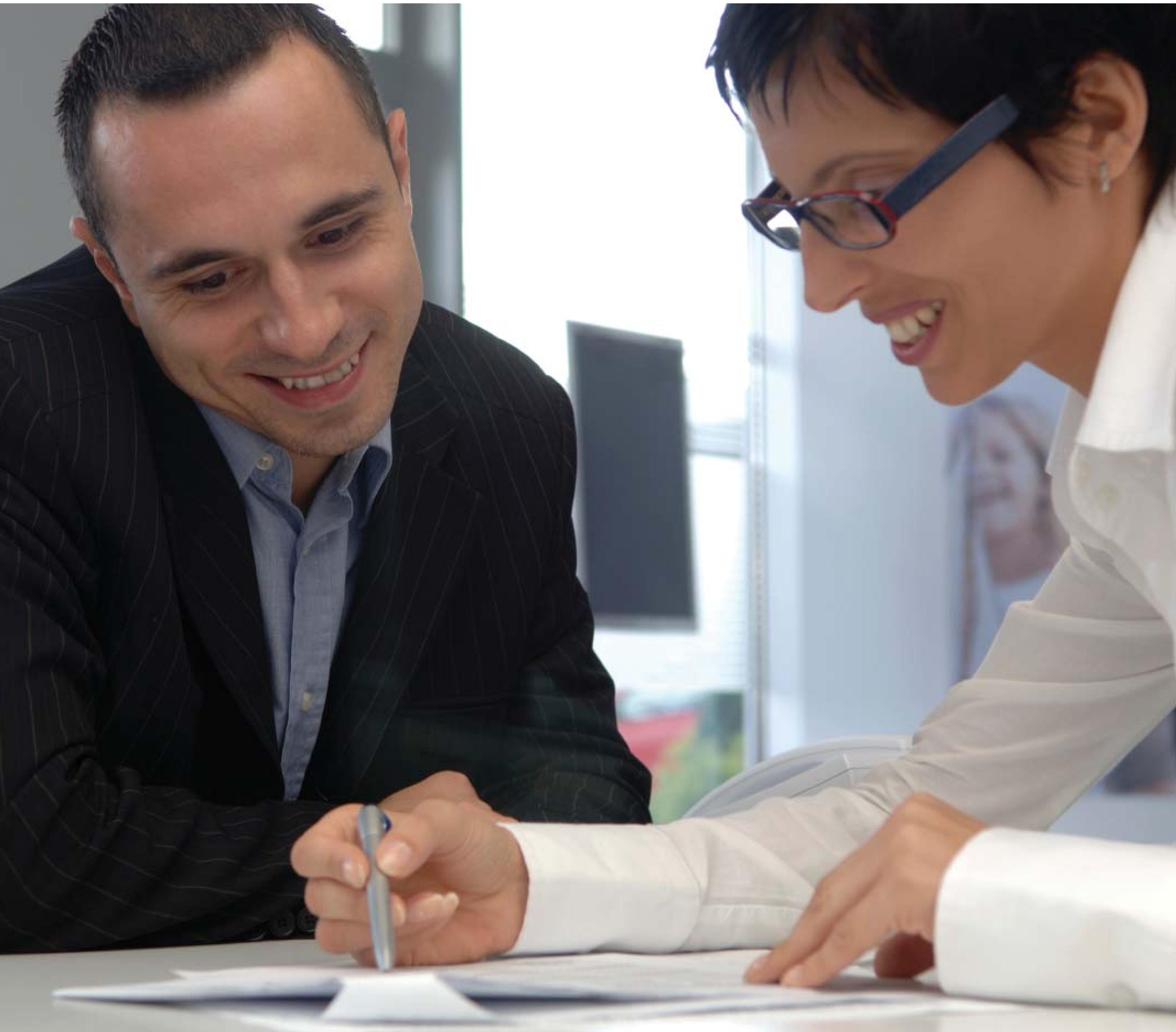
Private Office asset management ltd

A guide to the Private Office asset management ltd Wrap

BRINGING ALL YOUR INVESTMENTS TOGETHER



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What is the Private Office asset management ltd wrap account?

It's a secure, online account that brings all of your investments and pensions together, allowing you to view them in a single place.

The Private Office asset management ltd wrap offers a collection of tax wrappers that provide you with access to a wide range of investments supported by a clear and easy to understand charging structure and with no hidden extra costs.

So rather than holding all of your ISAs, pensions and other investments in different places, the Private Office asset management ltd wrap lets you view everything at a single glance, cutting down on paperwork, giving you a clearer picture of how your entire portfolio is performing and putting you in control of your investments through your financial adviser and portfolio manager.

IN BRIEF

- *The Private Office asset management ltd wrap is a secure online account where you can look at all your investments in one place, whenever you wish.*
- *It gives you an unbiased and unrestricted range of investment opportunities.*
- *The Private Office asset management ltd wrap account allows your financial adviser and portfolio manager to make informed decisions about your investments, putting your future plans, financial position and attitude to risk first.*

Why is your wrap account different?

Because the platform that your wrap accounts sits on is independent which means that it isn't tied to any particular fund manager or product provider. So, as well as offering you all the services you would expect from a wrap account, you and your adviser also have access to the fullest possible range of investments available. All of which allows you to tailor your portfolio to reflect more accurately your future plans, financial position and attitude to risk.

The Private Office asset management ltd wraps account not only allows you to view all your investments and pensions in one place, but it can also record other assets such as the value of your property, any antiques or even fine wines that you may have. For possibly the first time you'll be able to see your entire portfolio in one place and manage it accordingly, conducting trades through your adviser and tracking its performance online.

As one of the most modern and cost-effective Wealth Management systems in the UK, the charges you incur through your wrap account are both highly competitive and completely transparent. This helps you clearly see the costs involved with any investment decision you make and allows you to agree the charges with your adviser in advance.

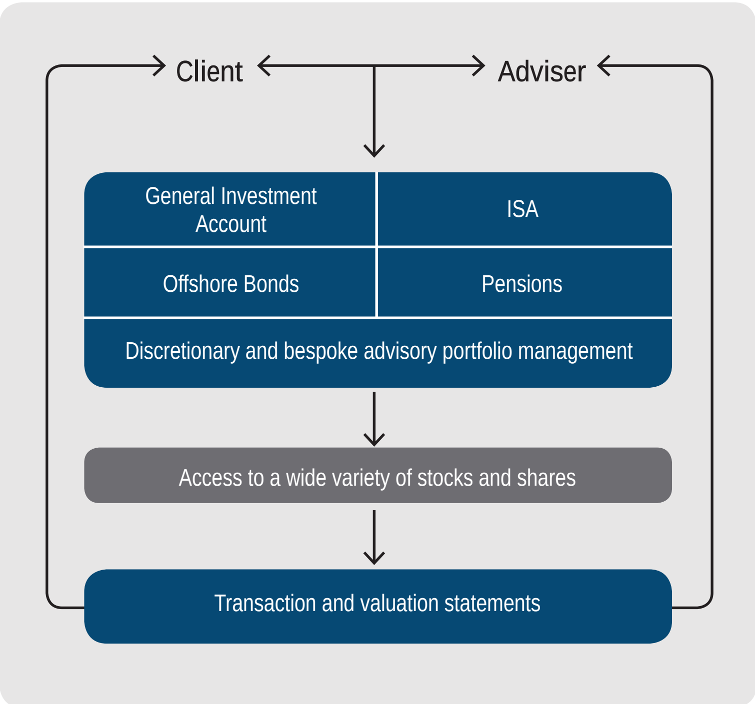
The Private Office asset management ltd wrap account is an online service so you can access your portfolio whenever and wherever you want, allowing you to check upon the performance of your investments whenever you wish.

What does your wrap account do?

It allows you to hold, view and trade (through your adviser) your portfolio as and when you want to.

The Private Office asset management ltd wrap account is one of the most modern and cost-effective Wealth Management systems into which you can either incorporate existing investments or choose from an extensive range of investment options and tax wrappers.

Your portfolio will sit within one or more of the tax wrappers available on the platform. These wrappers give you access to around 3,000 funds as well as a wide range of securities offered by the London Stock Exchange including ETFs (Exchange Traded Funds), Investment Trusts, Bonds, Gilts and Cash.



Whatever your needs, your adviser will work with you to establish and select the funds, stocks, shares and tax wrappers that are right for you. The wrap platform's Wealth Management system is then used to buy and sell any assets on your instruction. Transactions can be viewed online at any time and you will receive a consolidated statement every six months.

IN BRIEF

The following tax wrappers are available to you through the Private Office asset management ltd wrap:

- ***The General Investment Account (GIA)*** *– this is the main tax wrapper where most of your portfolio is likely to reside. It gives you access to all the funds and securities detailed above.*
- ***Individual Saving Account (ISA)*** *– generate tax-free savings by investing in funds, stocks and shares. This is subject to maximum annual ISA investment limits.*
- ***Offshore Bonds*** *– provide access to a range of Bonds that allow you to hold investments in a tax efficient way and may be used for Inheritance Tax purposes.*
- ***Pensions*** *– provide access to a large range of Self Invested Personal Pensions (SIPPs) and Small Self Administered Schemes (SSAS).*

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What are the benefits to me?

All your investments are held securely in one place leading to a significant reduction in paperwork.

You can log in to your portfolio whenever you want with access to immediate valuations. With a single point of access to a wide choice of investments and tax wrappers, many at discounted rates, you and your adviser have the freedom and control to make appropriate changes to your portfolio at the right time.

The Private Office asset management ltd wrap account gives you total transparency around the performance of your portfolio as well as the charges you pay us, your adviser and the product providers you use.

You also receive a consolidated statement every 6 months and a Consolidated Tax Voucher each year to help with the production of your end of year tax returns.

IN BRIEF

What does it look like?

- *Your entire portfolio, sorted by tax wrapper or market sector, is displayed on a single screen.*
- *Each line of investment will show the cost of the stock, the quantity you hold and the price at which it was purchased. What's more, a current value and profit / loss figure is also available via our daily price feed.*
- *Clicking on the individual lines of stock will show you all the transactions made.*

What are the next steps?

1. Discuss how the Private Office asset management ltd wrap account can help you achieve your future investment objectives and financial plans with your adviser
2. Your adviser will complete the relevant application forms(s) together with any investment instructions
3. Your adviser will receive confirmation of the set up and will issue you with your unique ID and password
4. Your wrap account is now set up

Please read through the Terms and Conditions and Key Features documents for more information.

This brochure is a marketing tool, and whilst it aims to point out the main features and benefits of the wrap account, it is not a full description of the product or (importantly) its risks. All detailed queries should be referred to your Financial Adviser.

For a complete description of the product, or more comprehensive coverage of options, risks and uses of the product, please refer to our Key Features document and our Terms and Conditions. These are available on www.ascentric.co.uk or from your adviser.

In the event of a conflict between this brochure and any of these reference documents, the more detailed documents take precedence over this brochure.

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