

Our Client Solution



Fresh Solutions To Planning Your Future



Welcome To Ascot Wealth Management

Who Are We?

- We are an advisory practice predominantly owned and shaped by clients.
- We provide an alternative solution to your planning needs which sets us apart from other organizations, ensuring a cost-efficient planning process tailored to meet your financial goals.
- We offer a fresh thinking view of the industry which is reflected in our transparent, yet sophisticated, approach to managing your future.
- We pride ourselves on providing a service capable of handling clients of all sizes ... no one is too big or too small.

Our Key Objectives

- **Provide a transparent fee based approach to managing your wealth**
 - ⇒ *You, the client, have the option of how to pay for our services.*
- **Provide an independent on-going review of your situation and finances**
 - ⇒ *You will receive a whole-of-market perspective on your investment solutions and estate planning... in the most tax efficient manner.*
 - ⇒ *We will not be influenced by either product solution or investment selection in our personalized service.*
- **Our aim is always to put the clients interests ahead of anything else**
 - ⇒ *We have been created, and are owned, by clients so we always provide tailored solutions that aim to put the client first.*
- **Provide a fresh thinking approach to planning and investment selection**
 - ⇒ *Our solutions are an unbiased mix of active and passive investment styles delivered in what we believe to be the most cost efficient manner. We strive to deliver the best solution for you and all investment commissions are passed back to clients.*
- **Longevity**
 - ⇒ *We pride ourselves on forming long term relationships with our clients, since it is the on-going review that rewards both parties and not just the first 6 months; as you may have experienced in the past with other advisers. Our processes will continue to strive to reduce costs, and increase efficiency across your portfolio and estate.*
- **To be the leading fee based adviser in the UK**
 - ⇒ *Our founding principles are a refreshing approach to many other advisory firms and we aim to be the model that others try to replicate in the future.*

Our Services

- **Goal Based Financial Planning**
- **Investment Solutions**
 - *ISA's, Maximum Investment Plans, Onshore / Offshore Bonds, Unit Trust/ O.E.I.C's*
- **Pension / Retirement Planning**
 - *Personal Pensions, SIPP's, Corporate Schemes, Annuity, Drawdown Solutions*
- **Tax Strategies / Planning**
 - *Inheritance Tax, Income Tax, Capital Gains, Trusts, Gift to Loan Scheme*
- **Estate Planning / Wealth Preservation**
 - *Multiple Trusts, Gifting from Normal Expenditure, Multiple Family Offices*
- **Protection**
 - *Life Assurance, Critical Illness, Income Protection, Mortgage Payment Protection, Term Assurance*
- **Lifestyle / Cash Flow Modelling**
 - *Industry Leading Client And Adviser Modelling Tools*
- **Enterprise Investment Schemes**

"Having spent many years in the markets we believe we have produced fresh, forward thinking investment solutions with an overall cost of sub 1% TER (Total Expense Ratio), compared to the commonly seen +2% or higher TERs of our competitors."

Mark Insley BA, Msc (Int. Securities Investment & Banking), CertPFS
Managing Director, Ascot Wealth Management

The 4 key steps of our wealth building process are:
Acquiring And Building Wealth
Using Wealth
Protecting Wealth
Passing On Wealth
**We aim to be with you and advising you,
all the way through these steps.**

ASCOT
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Becoming A Client

- ➔ From your initial enquiry, we come to you with no preconceptions on your needs or how we could work together. We strongly believe no two clients are the same and they certainly do not stay the same over time, thus you can be confident we will find solutions tailored to your specific needs.
- ➔ We hope that you will see the far more personal and engaged approach we take to the relationship. We are rewarded on an on-going basis with you and not just initially. We believe this to be the key to our success.
- ➔ We believe it is essential to meet regularly with all clients whether this is at your place of work, in our offices or at your home. We will gather as much information as we need to suitably assess your current situation and future needs. We will discover the level of risk you are prepared to take on different areas of your portfolio; assess your past, current and future tax status; the length of time you wish to invest; your income needs... as well as other important factors which have taken you to where you are today.
- ➔ With our wide range of clients: from younger investors wishing to achieve growth; our retired clients wanting to utilise the position they have created, and often look after others with their wealth; or our trustees of various types of trusts looking for specialist advice... you can be confident we will consider and develop the right option for you. We have the experience and expertise to develop a bespoke investment plan, that keeps pace with your changing lifestyle needs.
- ➔ This is where your relationship with Ascot Wealth Management starts, we hope and believe it will be a lasting one.

***"NO TWO CLIENTS ARE THE SAME BUT
WE HAVE SOLUTIONS AND A PLACE AT
ASCOT WEALTH MANAGEMENT FOR
ALL CIRCUMSTANCES"***



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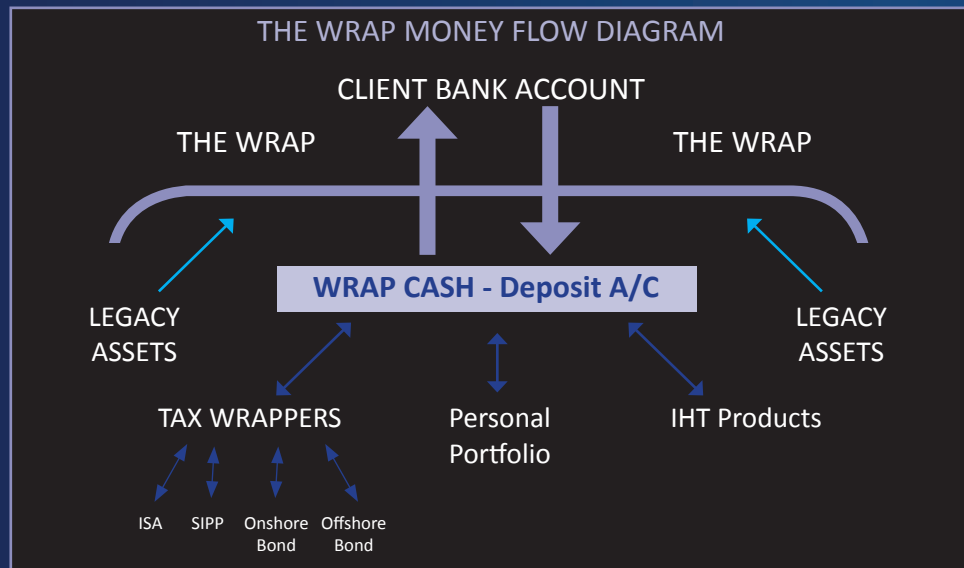
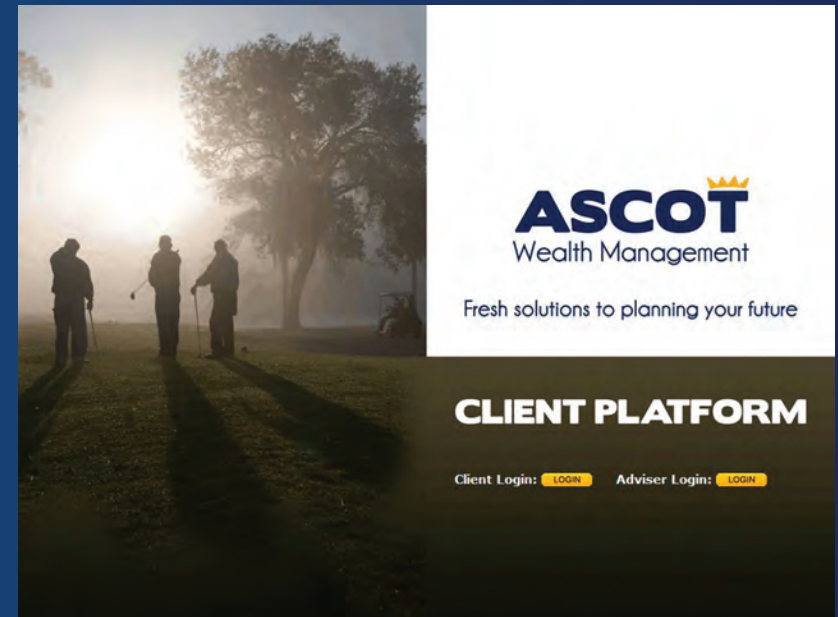


The Platform Solution

We believe, for the majority of clients, integration in to a Platform is the only sensible solution to managing their wealth to meet their plans and aspirations. Partnered with our advice and support it allows a holistic view of their estate to develop over a period of time.

The Platforms we partner with are regularly reviewed and it is not just a price driven decision. We help you with this choice, and if we feel a better option subsequently arises, we will give you the option to accept our recommendations on the Platform.

The online amalgamation of assets from both an asset allocation and portfolio management perspective means you are benefiting far more from our service, (rather than a firm that has still not invested in the latest technology to be able to manage all their clients succinctly). We hope you will buy into this solution and come to believe in it as much as we do.



The Platform model allows clients to build a multi product portfolio combining a number of strategies and tax wrappers, tailored to meet your particular needs and goals. Smart valuation tools develop engaged clients and we feel it plays a major part in our success working together.

Further Platform Rebates

In line with our view that working as a family helps to build assets, you will gain further benefit on our selected Platforms, as you accumulate assets over time. Once a member reaches £500,000 in assets these benefits extend to all the family. The discounts below are returned, like investment commissions, directly to you the client either as cash rebates or in the form of additional units.

Account Size SIPP/OS Bonds	Discount
100K +	0.00
250K +	0.10
500K +	0.20
750K +	0.30
1 mm +	0.35
Account Size ISA/Personal Portfolio	Discount
100K +	0.05
250K +	0.10
500K +	0.15
750K +	0.20
1 mm +	0.25



"The Platform service is designed for clients with assets across a number of different products e.g. ISA's and Pensions. Clients have the benefit of access to all their investments in one place, giving them the information they need - and quickly. They can access their "Platform" from home or via their iPad / Tablet / Smartphone. It really has become key to the client/adviser relationship and is a major part of our operation at Ascot Wealth Management"

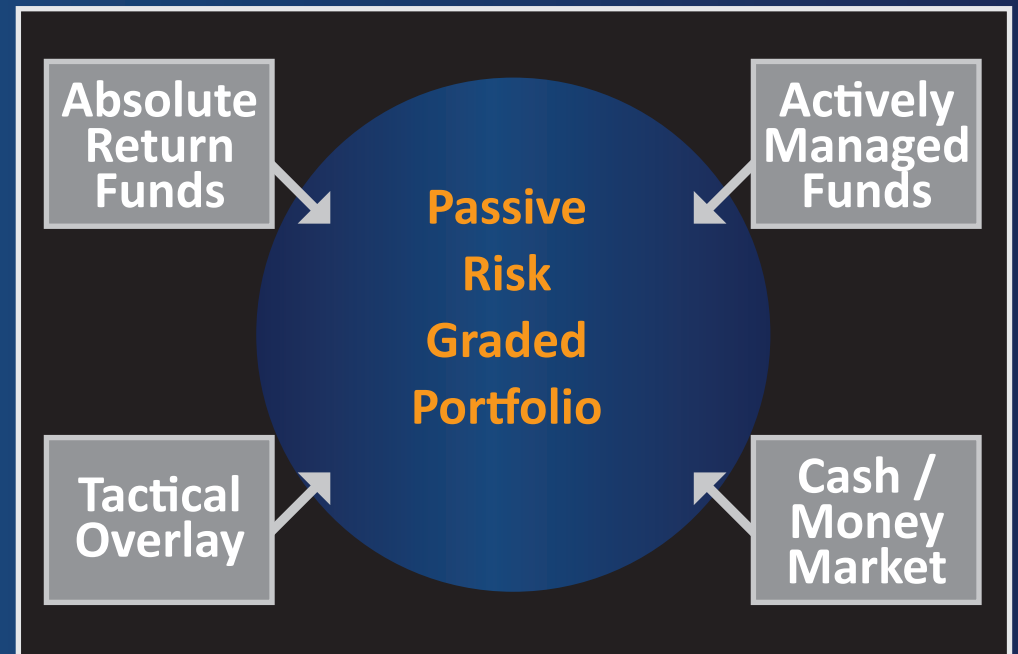
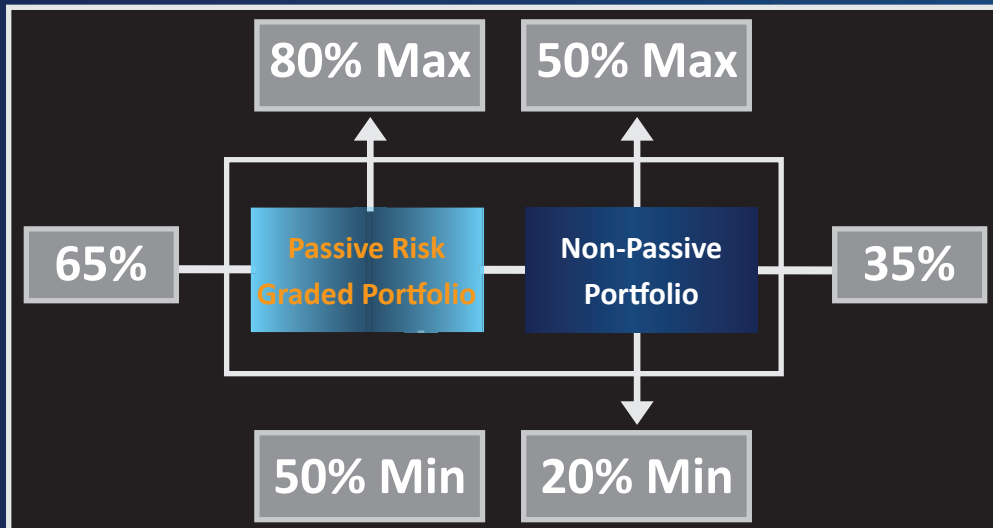
Mark Insley - Managing Director

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Investment Solution

- Having spent many years in the markets we believe we have produced fresh, forward thinking investment solutions with an overall cost of sub 1% TER, compared to the commonly seen +2% TERs of our competitors.
- We believe asset allocation considerations is the best way to embed our view of market cycles and the economy on portfolios and leads to the creation of a robust multi-asset portfolio.
- We endeavour to protect and enhance the returns for our clients by having a flexible structure which is adaptable to the markets as well as client circumstances.

Ascot Wealth Management evaluates the risk of each of the model portfolios by changing the allocation to the passive element. We cap this at 80% to retain an ability for clients to benefit from the active strategies and fund managers we feel could produce alpha. Conversely we ensure a 50% lower limit to ensure it is a cost efficient solution that is delivered to clients. A strategy we feel differentiates us as Wealth Managers.



Each risk graded portfolio combines both “passive” and “active” fund management styles. This structure allows Ascot Wealth Management to also include a substantial cash weighting or a strong sectorial based view for example. The end result is a cost efficient, but carefully considered, portfolio for clients.

The Portfolio Construction

- As outlined we use a combination of both “passive” and “active” management embedded in all portfolios.
- We believe that asset allocation is more important than picking individual fund managers and apply this to portfolios.
- Clients will see diversification in their holdings across equity, fixed income, commodities, property and alternatives.
- We will actively suggest any changes to portfolios depending on the current market environment.
- We can’t promise to get this perfect, but believe our clients have a clear and informed understanding of their options and our risk-controlled approach ...and this allows financial goals to be met more succinctly.

Investment Solution

The Passive Allocation

- ➔ Can take between an 80% to 50% positioning in the overall make up.
- ➔ For sectors such as property where there is no passive representation the expected high level selection process of suitable funds is applied.
- ➔ Made up of 13 different asset groupings adding a diversified base to each portfolio.
- ➔ Clients have the option quarterly to accept the rebalancing suggested by Ascot Wealth Management.
- ➔ Highly liquid, well respected index funds selected.
- ➔ Allows investors fund exposure for around JUST 0.2% Annual Management Charge, before Platform charges.

Passive Allocation

65%

Portfolio 4	Model %	Overall %	Fund Selection
D Cash & Money Markets	1.0%	0.65%	L&G - Cash Ret Acc - Jan 95 (LE91)
D UK Gifts	0.0%	0.00%	Vanguard - UK Long Duration Gilt Index Acc - Feb 11 (MEC?)
D UK IL Gilts	2.5%	1.63%	Vanguard - UK Inflation Linked Gilt Index Acc - Feb 11 (MEC5)
D Sterling Corporate Bonds	2.8%	1.82%	M&G - Strategic Corporate Bond A Acc GBP - Feb 04 (ZR91)
D Sterling Corporate Bonds	2.6%	1.69%	M&G - Corporate Bond A Inc GBP - Apr 94 (MA85)
D Sterling Corporate Bonds	2.6%	1.69%	Fidelity - Moneybuilder Income - Sep 95 (FJ84)
G UK Equities	23.6%	15.34%	Vanguard - FTSE UK Equity Index Acc - Jun 09 (FPCS)
G US Equities	14.4%	9.36%	Vanguard - US Equity Index Acc - Jun 09 (FPD3)
G European Equities	4.8%	3.12%	Vanguard - FTSE Developed Europe ex UK Equity Index Acc - Jun 09 (FPD1)
G Japan Equities	2.8%	1.82%	Vanguard - Japan Stock Index Acc GBP - Jul 09 (FPE3)
G Asia Pacific Equities	4.0%	2.6%	Vanguard - Pacific ex Japan Stock Index Inst USD - Jul 05 (V126)
G Emerging Market Equities	7.2%	4.68%	Vanguard - Emerging Markets Stock Index Inv EUR - Jun 06 (V126)
G Sterling Hedged Global High Yield	1.2%	0.78%	Baring - Global Bond - Jan 95 (BO35)
G Sterling Hedged Global High Yield	1.2%	0.78%	Investec - Global Bond A Inc GBP - Oct 97 (GG01)
G Sterling Hedged Global High Yield	1.2%	0.78%	Threadneedle - Emerging Market Bond Ret Inc GBP - Dec 97 (TH51)
G UK Property	3.5%	2.28%	Royal London - Property Acc - Dec 96 (R146)
G UK Property	3.5%	2.28%	HSBC - Open Global Property Ret Acc - Nov 07 (ASB0)
G UK Property	3.4%	2.21%	L&G - UK Property Trust Ret Acc - Feb 06 (LO75)
G Absolute Returns	10.0%	6.5%	Newton - Real Return - Mar 04 (RZ07)
G Absolute Returns	7.7%	5.01%	Star Life Inv - Global Absolute Return Strategic Ret Acc - May 08 (AT50)
	100.0%	65.0%	

35% Non Passive Allocation

Portfolio 4	AWM %	Overall %	Fund Selection
D Cash & Money Markets	12.0%	4.20%	L&G - Cash Ret Acc
D UK Gifts	0.0%	0.00%	-
D UK IL Gilts	0.0%	0.00%	-
D Sterling Corporate Bonds	4.0%	1.40%	M&G - Strategic Corporate
G UK Equities	4.0%	1.40%	Schroder Income Maximiser
G UK Equities	4.0%	1.40%	Blackrock UK Income
G US Equities	4.0%	1.40%	Blackrock US Dynamic
G US Equities	3.3%	1.16%	Threadneedle America
G European Equities	0.0%	0.0%	-
G Japan Equities	2.5%	0.88%	Martin Currie Japan
G Japan Equities	2.5%	0.88%	Japan GLG Core Alpha
G Asia Pacific Equities	10.0%	3.50%	Fidelity Special Situations Fund
G Emerging Market Equities	16.0%	5.60%	M&G Global Basics
G Sterling Hedged Global High Yield	7.0%	2.45%	Ecclesiastical Higher Income
G Sterling Hedged Global High Yield	7.0%	2.45%	Baring - Global Bond
G Sterling Hedged Global High Yield	7.0%	2.45%	Investec - Global Bond A Inc GBP
G Sterling Hedged Global High Yield	7.0%	2.45%	Threadneedle - Emerging Market Bond Ret
G UK Property	0.0%	0.00%	-
G Absolute Returns	9.7%	3.40%	Newton Real Return
	100.0%	35.0%	

The Non-Passive Allocation

- ➔ Can take between a 20% to 50% positioning in the overall make up.
- ➔ Allows for tactical, sector based, country specific view to be embedded into the overall portfolio.
- ➔ Allows both defensive and aggressive positions at different parts in the cycle.
- ➔ Actively reviewed and monitored by investment specialists.

Overall Asset Allocation

Portfolio 4	Overall %
D Cash & Money Markets	4.85%
D UK Gifts	0.0%
D UK IL Gilts	1.63%
D Sterling Corporate Bonds	6.60%
G UK Equities	18.14%
G US Equities	11.92%
G European Equities	4.0%
G Japan Equities	3.3%
G Asia Pacific Equities	0.0%
G Emerging Market Equities	2.5%
G Sterling Hedged Global High Yield	2.5%
G UK Property	10.0%
G Absolute Returns	16.0%
	100.0%


Investment Solution

To Summarise - Our Key Investment Objectives Are:

- ➔ To deliver thoughtfully constructed risk graded profiles.
- ➔ To give clients confidence their investments are being reviewed to take account of current market trends and conditions.
- ➔ To allow a more engaged discussion around market cycles and product specific risk profiling.
- ➔ To deliver a sophisticated solution, but one clients fully understand.
- ➔ To deliver portfolios to clients around or below 1% AMC
- ➔ To incorporate the best of both passive and active management styles.
- ➔ To create well diversified portfolios that form the core of a clients overall holdings.

“Only buy something that you’d be perfectly happy to hold if the market shut down for ten years”. Warren Buffett



A man with grey hair, wearing a light blue button-down shirt, is sitting in a wicker chair and looking at a tablet computer. He is smiling slightly. The background is a bright, out-of-focus interior space with large windows.

“In today’s highly volatile fast moving markets, it’s vital our clients using our Platform Solutions can have their complete updated portfolio at their fingertips”.

Robert Agnew BA, DMS, MSc

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Keeping You Up To Date

- ⇒ 24 /7 On-line access to your investments.
- ⇒ Dedicated iPad , Tablet and smartphone technology... to meet your mobile needs.
- ⇒ Dedicated news / social media area.
- ⇒ Regularly updated videos to download.
- ⇒ Daily review of articles that caught our eye.
- ⇒ Opportunity to ask fund managers questions.
- ⇒ Facebook, LinkedIn and Twitter embedded in to website for client use.
- ⇒ Regular investor bulletins.
- ⇒ Quarterly rebalancing / asset allocation suggestions.
- ⇒ Seminars and events.

All in all a professional service keeping you 100% in control.

“It’s not only scale, it’s skill.”
Christopher von Oppenheim.



Not sure about utilising the latest technology ?
Don't get left behind or bury your head in the sand...
we'll be there step-by-step to help and advise.

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The Next Steps

- ➔ Whether you are considering a move away from your current adviser, considering financial advice for the first time or just interested to hear a little more... then get in touch.
- ➔ We aim to give you all the information and support you need in making the decision to become an Ascot Wealth Management Client.
- ➔ We pride ourselves on providing a service capable of handling clients of all sizes ... no one is too big or too small.
- ➔ If you are ready for the next step... either call us on
01344 624480 or email enquiries@ascotwm.com
- ➔ Further information can be found at www.ascotwm.com



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Wealth Management

Ascot Wealth Management Limited is authorised and regulated by the Financial Services Authority reference 551744.
Our registered office: 12 Holmes Close, Ascot, Berkshire. SL5 9TJ. Registered in England No. 7428363. www.ascotwm.com
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