

Summary of Benefits

No Initial Charge for Core and Platform Funds

Clients benefit from 100% allocation on their investments.

No Wrap initial admin charge on Core and Platform funds

Allows clean entry into the Wrap

No Wrap annual admin charge on core funds

The only charges for investing in the tax wrappers is through the AMC of the Core and Platform funds—simple and easy for clients to understand

No charge for commission built into the charging structure

Gives the adviser and client freedom to choose the remuneration basis they want

No charge applied to Cash Holdings

Unlike some platforms we do not apply a charge to cash holdings within the Wrap

No fund switch charge

If your investment objectives change you can adapt your investment profile via the fund switch facility—without incurring a fund switch charge.

No Re-registration Charge

There is no charge for re-registering assets onto the platform (n.b. clients are responsible for any charges which may be applied by the fund manager).

No Exit Penalty Charges

Clients have the freedom to move monies off the platform without incurring any exit penalty



"A Simple and Transparent Charging Structure with No Hidden Extras"



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Wrap Services Platform



From
F P Consulting Ltd

Wealth Creation, Protection & Management.

WRAP—“A Simple and Transparent Charging Structure”

FPC Private Clients is a 'Wrap' Services platform that offers a holistic wealth management facility that allows consolidation of all investments, dealing on-line and an instant view of the total investment portfolio on-line.

So what is a Wrap Account? Wrap is an internet based account that enables advisers and their clients to view their financial assets on one platform. It is a collection of tax wrappers held on a services platform that provides access to a wide range of investment



funds and offers a suite of financial tools with a simple and transparent charging structure, with no hidden extras.

The driver behind this is called a Wrap Platform which is essentially an on-line system that allows all investments and pensions to be held in the same place and viewed at any one time.

So rather than holding a number of pensions, ISA's and other investments clients can use a Wrap Platform to cut out the paperwork and see all their assets and liabilities at a glance. Giving a clearer picture of their overall asset allocation across all pensions, ISA's and equity portfolios

The **FPC Private Clients** Wrap Platform offers access to a range of over 1,600 core and platform funds. In addition to the great deals that have been secured on the Core and Platform funds there are also special terms for clients wishing to deal in stocks and shares.

Large Wrap Discounts

Clients with large portfolios will also benefit from cash refunds or the creation of additional units (via Onshore Bond) These will grow as the funds under management increase.

Family Discounts

Family discounts will also be made available for linked portfolios, where one client has £500,000 or more of assets under management on the platform. This allows all clients within the family to benefit from higher rebates based on the total assets under management of the family group.

Core vs Platform

You have access to 2 main types of fund:

- Core Funds
- Platform funds

The vast range of funds is listed on the platform website. Not only have preferential terms been negotiated with the Fund Managers on all Core and Platform funds, compared to general market rates, but they are all available with no initial charge, meaning 100% allocation of the investment made. There are also no switching charges on Core and Platform funds. Other charges do apply to Core and Platform funds and these are shown in product illustrations.

Rest of market funds.

If you want to invest in funds outside the Core and Platform range you can do this. We call these Rest of Market funds and you can get an up to date list of these from the platform itself. You can add other funds at your request but please be aware that this may take some weeks.



Quantity and Quality

As well as the wide range of funds, the quality of the funds is also high. Over 350 of the Core and Platform funds are rated by the independent rating agency OBSR.

Fund ratings

On the Wrap platform we show ratings which are awarded to the funds by OBSR

OBSR Fund Ratings are determined on the premise that the fund selection process should, whilst taking past performance into consideration, ascribe a much higher weight to identifying the factors which will affect future performance. This process demands a much stronger emphasis on a qualitative examination of funds. Ratings are awarded AAA, AA or A.

There are several key factors which lead to the final OBSR rating determination these are:

- Strength of investment process and length of time it has been in place
- Continuity of investment fund managers
- Investment style that has proven durable over time.
- Clearly defined investment objectives
- Strong and consistent past performance record
- Favourable risk returns.

PLEASE NOTE THAT PAST PERFORMANCE IS NOT A GUIDE TO FUTURE PERFORMANCE.



FPC PRIVATE CLIENTS