FPC PRIVATE CLIENTS

Welcome to FPC Private Clients

An enhanced service from your adviser

Customer Benefits.................

From

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Customer Benefits

The benefits to a client who engages with an adviser offering a wrap platform include:

Enhanced Service from Your Adviser

With FPC Private Clients you will benefit from an improved service proposition from your adviser. Their proposition to you will be less about product sales and more focused on advice. Your adviser will be able to use wraps online functionality to provide you with more detailed information on your investments and spend more time looking after your portfolio, rather than dealing with process documentation and administration. FPC Private Clients allows your adviser to be more focused on meeting your financial goals.

Holistic Portfolio View

FPC Private Clients enables your adviser to hold all your assets in one place and to view your holdings at the same time, online, at any time of the day or night. This makes it easier for your adviser to take a holistic view of your assets, thereby improving the advice that they provide to you, as Wrap gives them a full picture of your financial situation.

Transfer Existing Assets to Wrap

You can easily transfer and re-register your existing holdings to FPC Private Clients. You can hold them as legacy items, sell or re-invest them. You will then have one point of access to all your holdings that can be viewed and altered online.

Range of Tax Wrappers

You can invest in a generous range of tax wrappers: SIPP, Onshore Bond, International Portfolio Bond, ISA, the Personal Portfolio and a vehicle for non-tax wrapped assets are all available on FPC Private Clients.

Simple and Transparent Charging Structure

Platform Charges and Commission offer you consistency and the same remuneration structure applies across all the tax wrappers available.

This means that your adviser can concentrate on giving you the best advice, rather than being led to think about which product pays the highest commission. You can choose to pay a commission on your total funds under management, meaning you will be fully aware of what commission you have to pay to your adviser up front. FPC Private Clients gives you more choices on how to structure your adviser's remuneration, so that it is clearer and fairer for you.

The Platform Charges and Commission are also flexible, accordingly they can support the advice/proposition you have agreed with your adviser and therefore complement the holistic nature of wrap and the regular advice you will receive from your adviser.

Specially negotiated Terms on Core/ Platform Fund Ranges

When investing through our Platform, you can choose to invest in over 1900 funds.

We have negotiated a range of discounts on our range of core funds, allowing us to offer you better fund deals than you will find on the open market. Our Platform funds also offer excellent terms, even although the rebates are slightly smaller. There are no initial or switching charges on either our Core or Platform funds.

As well as having a wide range of funds available through the wrap platform, we have not sacrificed quality for quantity, with over 165 of our Core Platform funds being rated by independent ratings agency Forsyth-OBSR.

Dealing /Switching

With your approval, your adviser is able to alter your investment choice quickly and easily.

Access to Platform to View Your Assets

Through agreement with your adviser, you can set up various access levels to your online portfolio, meaning that you can view your holdings 24/7.

Online Fact Find and Risk Questionnaire

Our Fact Find enables your adviser to capture all your details online so that they can advise you on your investments and portfolio. Part of the process is completion of our Risk Questionnaire, which helps establish your appetite for risk when deciding your assets allocation.

Model Portfolios and Fund Selection

Our pre-constructed model portfolios complete assets allocation and fund selection on your behalf, while our PPT suggests the most profitable allocations and helps with fund selection. This means that you can choose a portfolio suited to your risk profile and appetite. Our model portfolios are produced in conjunction with OBSR.

Financial Plan

The platform will produce a detailed plan once you have completed your review with your adviser. This will be yours to keep and will show your holdings on FPC Private Clients, your investment selections and their estimated performance over time.

Working For You

From the processes and functionally that FPC Private Clients will provide, your adviser will be able spend more time managing your portfolio and getting the best results for you. They will have more to spend looking after your investments as they will have less administration to deal with. Wrap ensures that your adviser works harder for you and that there is no potential for bias in the advice they give you, e.g. choosing products on a commission basis.

Trusted Adviser

As a result of the options that FPC Private Clients will give your adviser, they will in turn be able to focus more on maximising the return on your investments. And because of the flexible commission structures available on FPC Private Clients, you can be sure you are getting the best advice from your adviser, at a fair price. FPC Private Clients promotes joint "ownership" of your portfolio and the plan that it produced from the platform with your growth and profit estimates.

Due to the time that your adviser will save dealing with administration, they will be able to devote more time to keeping you abreast of progress on your portfolio and keeping you informed of new investments opportunities. This type of regular contact will help build trust and understanding between you and your adviser.