

A **guide** to the Ascentric whole of market wrap account

BRINGING ALL YOUR INVESTMENTS AND PENSIONS TOGETHER



What is a **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.

A 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, a 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.

IN BRIEF

- *A 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.*
- *Your wrap account allows your financial adviser to make informed decisions about your investments, putting your future plans, financial position and attitude to risk first.*

Why is the **Ascentric** wrap account **different**?

Because we're an independent wrap service that 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 Ascentric Wrap account not only allows you to view all your investments and pensions in one place, but it also records 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 the most modern and cost-effective Wealth Management system in the UK, the charges you incur through Ascentric 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.

As we're an online service, you can access your portfolio whenever and wherever you want, allowing you to be as involved as you want to be in the performance of your investments.

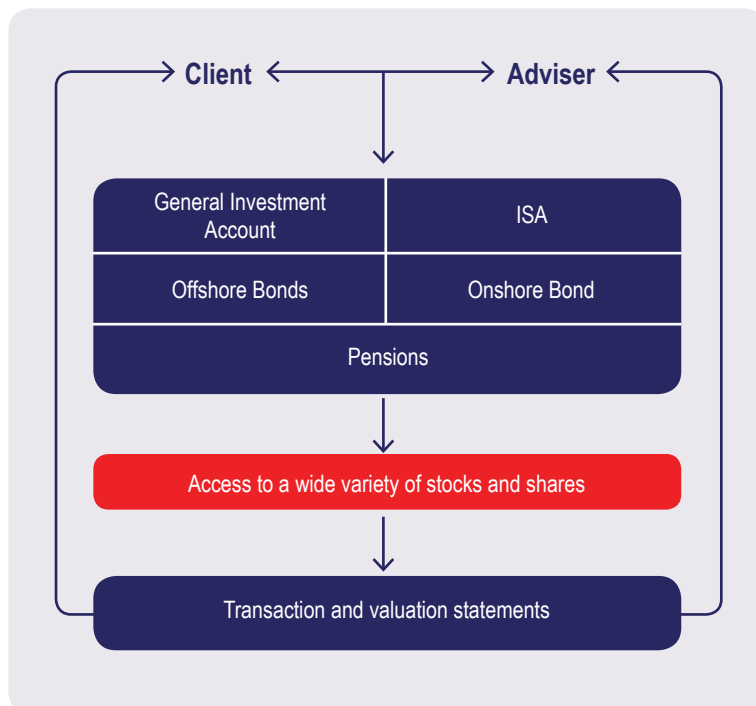
Most importantly of all, the Ascentric Wrap account gives you and your adviser the control to make those key investment decisions as and when you need to. With markets fluctuating on a regular basis it's reassuring to know that your portfolio is under control and can be accessed on demand.

What does the Ascentric Wrap account do?

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

The Ascentric Wrap account is the most modern and cost-effective Wealth Management system 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. Ascentric'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:

- **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 and Onshore 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).

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 Ascentric 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 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 wrap account can help you achieve your future financial plans with your adviser**
- 2. Your adviser will complete the relevant application form(s) together with any investment instructions**
- 3. You will receive confirmation of your account set up and security login details**
- 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 Ascentric 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 our website 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.

Our Customer Services team can be contacted via email customerservices@ascentric.co.uk or by telephone on 0871 423 6100.

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