



**PRIVATE CLIENT
WEALTH MANAGEMENT**

BETTER CHOICES
BETTER OUTCOMES

You rely
on us
to grow
and
protect your
wealth.
We work together
to create a
more prosperous
path.



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INTRODUCTION

We are the result of your hard work. Our role is to help realise the benefits of it.

We work together to create a more prosperous path for you. You rely on us to grow and protect your wealth.

Our role is to provide peace of mind and intelligently find solutions to meet your financial aspirations, whether that be investing a lump sum, maximising tax efficiencies, such as reducing an inheritance tax bill or guiding you through the maze that is retirement planning.

We believe with our help financial planning means you can make fully informed decisions about you, your future and your family.

This brochure aims to explain what we do, how we do it and for whom we feel would benefit from our guidance. In essence, a planning process should clarify matters for you, establish your priorities and then set out a clear means of addressing them.

A GOAL
WITHOUT
A PLAN
IS JUST A
WISH.

ARIA PRIVATE CLIENTS



Financial planning
will mean different
things to different
people.

But everybody
benefits from a plan.

WHAT IS FINANCIAL PLANNING?

Important decisions need expert advice

Financial planning means building a plan. We follow a 'goals based' approach which means identifying those 'need to do's' as well as 'want to do's', and setting a strategy to achieve them. It is an ongoing process and doesn't simply reduce to just buying products – ISAs, pensions and bonds – although they can play important roles in the tax efficiency of your arrangements.

That's not to say that it isn't possible to build your own plan – central to our philosophy is supporting self-sufficiency wherever we can – but more complicated planning affairs often benefit from expert advice.

To ensure that you are on track to meet your future goals and aspirations, you need to have a plan that is solid enough to meet your demands but flexible enough to adapt when necessary. Many of us could do with a hand in this respect, and our clients value the expertise that financial planning should bring.

Financial planning will mean different things to different people – from putting appropriate wills in place, thinking about how your family might manage without your earnings should you fall ill or die prematurely, or building a pot to provide for your later years. It also covers ground such as making sure you are positioned as tax efficiently as you can be or ensuring your wealth is passed on to your loved ones..

Because we realise 'one size does not fit all', we offer different services – from a more focussed or simplified investment advice service, called Spotlight, to retirement or inheritance tax planning or perhaps a full financial MOT and cash flow planning approach which we call Highlight. Finally, we offer a dedicated investment management service with tailored investment portfolios to match your requirements, a proposition we call Limelight. We offer a mix of technology, telephone and face-to-face support, depending on which you feel most comfortable with.

WHAT IS GOALS BASED FINANCIAL PLANNING?

Financial planning should be purposeful. It should bring meaning and direction to your decision making. We adopt a goals based approach, which we believe can bring benefits over a more traditional planning methods.



| IT BRINGS
PURPOSE |

For example, it might mean identifying different savings pots for different objectives, and therefore the investment strategies within each might differ.

Too often to our minds, investment portfolios are considered as a singular approach, which may not address the differences in time horizons for different goals.



| IT MEANS
COMMUNICATION |

A goals based approach facilitates better communication – it requires you to think clearly about your financial priorities, your future needs and aspirations.

That clarity of purpose, enables a financial planner to create a unique strategy to meet those goals.



| IT MEANS
TARGETS |

A financial plan is not fit for purpose until you feel you've gained control and have peace of mind.

Feeling comfortable comes by virtue of identifying targets, implementing a suitable plan to meet those goals, before knowing you are on track both now and in the future – both for you and for your family.

ON YOUR MIND

Answering some frequently asked questions

Q: DOES THE COST MAKE SENSE FOR ME?

We have sought to offer different service levels for different price points. That being the case, regardless of the complexity of your affairs, we believe we can offer a service that means the value of recommendations, both in terms of the investment returns generated, and the tax that you may save, all contribute towards a very affordable and value for money proposition.

Q: WHAT ARE THE CHARGES?

The charges typically include an initial fee for providing a well researched and highly relevant set of solutions or arrangements for you in our opinion, to best meet your goals. Those charges mean that we can keep a well resourced team at hand, to keep up to date with the latest regulatory and financial market developments, so that we can keep you well placed at all times.

Q: BEING RETIRED ALREADY – DO I NEED HELP?

It is not the current value of your asset base that matters – more ensuring it's longevity to continue to support you throughout your years. Generating sustainable income levels can be difficult in today's low interest rate environment and therefore having access to specialist research and investment management resource can make all the difference. Moreover, the impact of inflation can be a major threat to the value of income streams and their purchasing power going forwards. As life expectancy generally trends up, considerations such as possible care needs and estate planning will inevitably become planning requirements well after you may have begun your retirement.

Q: WHY SHOULD WE ENGAGE IN AN ONGOING RELATIONSHIP?

Hopefully the plan that has been prepared is more than sufficient to deliver your goals. However, life being what it is, circumstances will change and at short notice, all of which will need careful consideration and likely adjustments to your financial planning needs along the way. Having an ongoing relationship means that together we will consistently monitor the progress and appropriateness of your arrangements – whilst being on hand to address any changes needed.

ON YOUR MIND

*Answering
some frequently asked questions*

Q: CAN I TAKE CARE OF THESE THINGS MYSELF?

There is an abundance of general guidance and information available in the public domain. Be that the moneyadvice.service.org.uk or the Pensions Advisory Service, (pensionsadvisoryservice.org.uk), or information online from newspapers or advice sites. With today's readily available online resources, a lot clearly can be undertaken by oneself.

Technology too we feel should be used wherever possible to liberate, or to empower you. In that respect, we often feel that a mix and match proposition can work well for some, though for others a more self directed service is their preferred route.

It may be you feel more comfortable with having a professional adviser consider and set out a personalised approach specific to your circumstances and then take on the responsibility for managing investments, removing another daily distraction. We're very deliberate in offering three different service levels, so should we engage, you will feel that you have just the right level of support.

Q: WILL I BE CHARGED A FEE FOR AN INITIAL MEETING?

We would expect to hold a no obligation engagement in the first instance, where there are no fees levied allowing you to feel comfortable to speak openly about your goals without fear of a pending bill. Due to our Spotlight service, we can accommodate those with more simple needs, with readily digestible charging structure that means your investments or needs are well catered for in a very cost effective manner.

A financial
plan is not fit
for purpose
until you
feel you have
gained control
and peace of
mind.

INTERESTS ALIGNED?

ARIA Private Clients offers a far reaching financial planning service.

We will act as an intermediary between you and a whole market place of products and services. Depending on your level of wealth, we may employ a centralised investment proposition. This is where we have conducted extensive due diligence on a range of providers, including fund managers globally and drawn up a short list of those who provide either best in class or a differentiated proposition, so we can cater to a wide range of preferences and needs. Within the global selection of fund managers, we also offer our own funds, particularly where we feel there isn't a similar proposition available elsewhere.

We use third party software to research products and service providers and we're able to draw on extensive advice experience in considering the cost, complexity and relevance in identifying the most appropriate solutions to your specific requirements.

Subject to the service and how we engage with you, (see more details in Spotlight, Highlight and Limelight service proposition), the scope of our advice considers stakeholder, personal pensions and Self Invested Personal Pensions. Furthermore, we can advise on onshore and offshore investment bonds, Enterprise Investment Schemes, Venture Capital Trusts (VCT), business relief schemes, collective investments, individual shares, ISAs, Investment Trusts, structured products and structured deposits.

When addressing financial protection needs, we are also able to advise on life assurance and health insurance, including whole of life policies and other life products. We do not advise though on mortgages.

Spotlight is our focussed advice service and it is limited to certain investment options that we feel are suitable for you, given the information we have to hand. In that respect, it reflects more of a 'panel' based approach. In providing solutions to clients we may recommend use of funds managed by us too. We are also likely to implement many of the investment solutions we offer, on our own bespoke wealth management platform. This technology is built on top of SEI Global Investments, one of the world's largest custodians. To that extent, we do not hold your monies, but are regulated to arrange for custody with third parties. More details are provided in the "Your Wealth in Safe Hands" section and the FAQ section in our Terms and Conditions document.

PROCESS

IT STARTS WITH A CONVERSATION.

Only then can you set out your goals and needs, and we can identify the best means of addressing them, whilst having an open conversation around the costs involved. Ultimately, any recommendations or plans are set out clearly in a written report, which will form the backbone of your plan.

Understanding **YOU**

This process is to ascertain your hopes, dreams and goals – not simply your financial needs. It is about getting to understand your 'mentality' towards money too.



Discovering **YOU**

Determining your current financial picture, your assets and liabilities, your cash flows, your current investments and arrangements. From there, we want to develop a firm idea of the amount of risk you are prepared and need, to take to achieve your goals.



The Heavy Lifting

From here we retire to consider the information gained to date. Where are you well placed? Which objectives are not well catered for, and where are the gaps. It might be you have asked us to focus on one area exclusively and potentially consider others at a later date. Our research will take into account the latest regulatory, legislative and technical developments in formulating our suggestions.

Presentation

This is where we deliver our findings in a written report, for your further consideration and review. The details and reasonings are set out, and from there we need to agree on how you would like to move forward.



Delivery

This is the stage whereby we implement any actions, changes or recommendations that have been agreed.



WHAT WILL I PAY?

Explaining our approach to fees

HIGHLIGHT

HIGHLIGHT

Integrated Wealth Management

- Full service wealth management proposition
- Includes financial planning, retirement and investment planning
- Regular face to face meetings with your Adviser
- Financial planning newsletters, monthly factsheets and dedicated online client portal with valuations, commentary and 'filing cabinet'.
- Service includes both financial and wealth management service, including access to a range of portfolio management approaches
- Holistic, integrated approach with one 'all in' ongoing fee

Initial Fees:

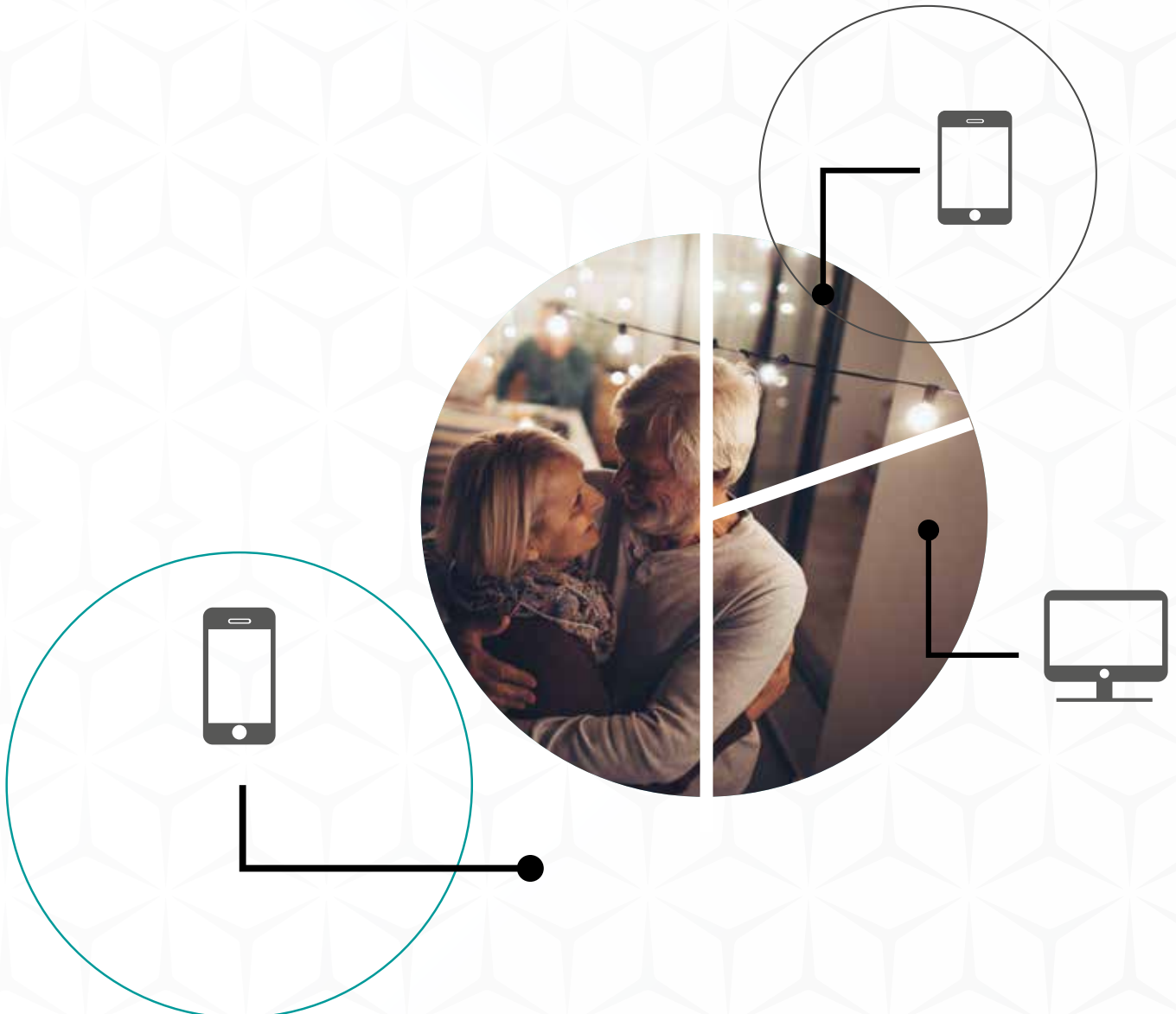
- Initial Meeting
- Financial Planning Report
- Financial Planning Report & Tax Advice
- Cash Flow Planning
- Implementation Fee: as percentage charge OR

Charges:

- Free of charge
- Min £795
- Min £1590
- £350
- 1-1.15% (subject to a minimum £2500 although financial plan/cash flow report charges are offset against this fee).

Ongoing Fees:

- Continuing Support and advice in respect of investments and wealth planning: 0.30% - 1.15%
- Platform Custody Charge 0.30%



HOW CAN I PAY FOR THESE SERVICES?

Recommendations and Reporting Fees:

The discovery, evaluation, research and presentation stages are all captured by the financial planning, tax advice and cash flow profiling reports. The fee for these will be agreed beforehand and payable on completion of the work. Typically, payment will be made by direct electronic payment from your bank account.

It may be possible to include these fees within the implementation fees should our recommendations be taken up. It should be noted that these fees will also be subject to VAT.

Implementation Fees:

These fees can be settled by way of the product or platform providers, deducting them directly from your funds or products invested into and then paid directly to us.

Whilst you may not physically have to settle these fees, it is important to bear in mind that you are still bearing costs for the implementation of the advice, which will reduce the capital left for investment for example.

Not every product can facilitate such payments and thus the option is limited to where our advice does lead to the establishment of an investment product or service.

Typically these fees do not attract VAT whereby we are acting as an intermediary between you and the product/investment service provider.

How do we structure fees and charges?

The Spotlight Service consists of an initial implementation fee (or potentially a commission should you receive advice on a financial protection product), as well as an ongoing percentage based fee.

The Highlight and Limelight Services will typically involve an initial fee for researching, identifying and recommending certain products, solutions and services, and will vary depending on the complexity of the arrangements you have asked us to consider.

From there, there is usually an implementation fee on any monies invested as a result of the recommendations agreed to. All fees are agreed with you before we undertake any work. The first no obligation meeting is always free of charge.

THE GROUND WE COVER



ESTATE PLANNING

Passing on to the next generation means ensuring your money goes to the people you want it too – for your own reasons. Making financial gifts and setting up trusts are just some of the options we will consider with you. We will need to establish if your residence qualifies for the nil rate band allowance, and if not, what alternative options there may be.




TAX EFFICIENT INVESTMENT PLANNING

Whilst perhaps complicated in nature, the UK Government does offer incentives and various tax reliefs to encourage saving. By arranging your finances to consider Income Tax, Capital Gains Tax, Dividend Income and Contributions to ISAs, pensions and savings accounts can save a lot of money – or put another way, mean significantly higher investing returns over time.

INVESTING FOR CHILDREN

There are many different routes available – including tax-free Junior ISAs, Pensions and Trusts or designated accounts. Maybe you as parents want to save for school and university fees, or perhaps other relatives are looking to give a helping hand towards that housing deposit or even a happy day such as a wedding.



RETIREMENT PLANNING


Thinking about the next chapter – and ensuring it is the one you want and deserve does bring a range of considerations to bear: making sure you use your annual allowance, higher earners and the complications of tapered annual allowances. You might want to consider making extra pension contributions using carry forward options, as well as the need to assess your current situation against the lifetime allowance tax charge.

LIFE CHANGING EVENTS

They will happen – it's inevitable. Bereavement, divorce, disabilities or more happily inheritances all are part of the journey. Planning and saving for health care costs should also be part of any planning process.

ONLINE INVESTING

We will not stand in the way of technology. You may want to partner with us in relation to your financial planning needs, but separately, take on the responsibility of managing your own monies. We have an online service that provides you with the tools to do so – including a range of risk profiled portfolios for you to find the style that you feel most comfortable with.



YOUR WEALTH IN SAFE HANDS

PEACE OF MIND

Where we have arranged custody of your assets, our clients benefit from one of the largest global custodians and all the protections that brings. Custody, or simply the safeguarding of a client's assets, is of paramount importance to any investor and we categorically will not compromise on the protections applied. Moreover, it means that our reporting and client communications are driven by the very latest technology.

Therefore, we do not hold or administer client assets or monies but outsource to a global custodian. All client money is held in pooled client designated accounts, custodied by SEI, and deposited with a syndicate of global banks to further diversify cash exposure. This means clients' assets remain your property legally and beneficially, whilst recognising client residency and treating income distributions appropriately.

Securities are registered in a designated nominee company and overseas assets are held by global custodians.

SEI was established in 1968 and is among the leaders in the investment services industry, recognised for its history of innovation. SEI manages or administers \$970 billion in mutual funds, pooled or separately managed assets, including \$265 billion in assets under management and \$419 billion in client assets under administration. (Data correct as of October 2019.)

THINGS WE WANT YOU TO BEAR IN MIND



Most of the solutions we offer involve some form of investment risk and you should be aware that the value of investments can fall and you may get back less than you invested.

Our services are not suitable for everyone, but we can advise you on the specific services that are suitable for you. You should be aware that all tax advantages are subject to changes in legislation and their value depends on your personal circumstances. Your adviser will be happy to discuss any of these in greater detail. However, please be aware that you are responsible for your own legal and tax affairs including all applicable tax filings and payments and for complying with applicable laws and regulations.

While, in some circumstances, we can provide guidance on using tax-efficient structures such as trusts and help you with subjects such as making use of inheritance tax allowances we are not specialist tax advisers.

You will need to consult a specialist tax adviser for detailed tax advice that is appropriate to your personal circumstances.

Ultimately even where there is a need to draft in external specialist advisers, we would expect to be able to quickly identify just the right individual or company to help.

WEALTH WARNING:

The value of investments and the income paid on them can fall as well as rise. All investments involve risk and you may not get back the full amount of your investment and your investment may fail altogether, resulting in an entire loss. Past performance is not necessarily a guide to future performance.

Partners, employees, associates and clients may have a position or engage in transactions in any of the securities mentioned. There is an extra risk of losing money when shares are bought in some smaller companies, including penny shares, as there can be a big difference between the buying and selling price.

ARIA have taken every step to ensure the accuracy of the information and statistics in this literature. However, some information is obtained from or is based on trade and statistical services or other third party sources and we cannot accept any liability for errors or any direct or consequential loss arising from the use of such data or this document.

Any data on past performance, modelling, scenario analysis or back testing contained in this document is no indication as to future performance. We provide no guarantees as to the reasonableness of the assumptions made or the accuracy and completeness of this data.

DISCLAIMER:

The material in this Brochure is provided for information purposes only; it is not an invitation to invest. Please refer to the terms and conditions for any services offered for detailed information. Please seek relevant professional advice before making any investment decision.

This document does not constitute an offer or solicitation to provide any investment services mentioned, by anyone in any jurisdiction in which such offer or solicitation is not authorised or to any person to whom it is unlawful to make such offer or solicitation.

DATA PROTECTION

To provide our services properly we'll need to collect information about your personal and financial circumstances. We take your privacy seriously and will only use your personal information to deliver our services.

- Processing of your personal data is necessary for the performance of our contract for services with you and in meeting our obligations to preventing money laundering or terrorist financing. Generally this is the lawful basis on which we intend to rely for the processing of your data. (Please see the reference to special categories of data below). Our policy is to gather and process only that personal data which is necessary for us to conduct our services appropriately with you and to prevent money laundering or terrorist financing.
- We adopt a transparent approach to the processing of your personal data. Sometimes, we may need to pass your personal information to other organisations. If you apply to take out a financial product or service we'll need to pass certain personal details to the product or service provider.
- We may engage the services of third party providers of professional services in order to enhance the service we provide to you. These parties may also need to process your personal data in the performance of their contract with us. Your personal information may be transferred electronically (e.g. by email or over the internet) and we, or any relevant third party, may contact you in future by what we believe to be the most appropriate means of communication at the time (e.g. telephone/ email /letter etc.).
- The organisations to whom we may pass your details also have their own obligations to deal with your personal information appropriately. Sometimes a product or service may be administered from a country outside Europe. If this is the case, the firm must put a contract in place to ensure that your information is adequately protected.
- Our Privacy Policy is available on our website at <https://www.ariacm.com/privacy-policy/>. This is a separate document which provides more information about the nature of our personal data processing activities and includes details of our retention and deletion policies as well as your rights of access to the personal information that we hold on you.
- As part of this agreement we'll ask you to consent to the transfer of personal information in accordance with the protections outlined above.
- Special categories of personal data: there are certain categories of personal data that are sensitive by nature. The categories include: data revealing racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership and data concerning health. Depending on the nature of the products and services that you engage us for we may need to obtain your sensitive personal data particularly in relation to health. Our policy is that should we require any special category of personal data we will only gather this with your explicit consent.
- If you are concerned about any aspect of our privacy arrangements please speak to us.



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ARIA Private Clients in Cork is licenced by the CBI by virtue of its European passport, as a trading style of ARIA Capital Management (Europe) Limited, which is authorised and regulated by the Malta Financial Services Authority. ARIA as a group is regulated in 5 different jurisdictions including, Absolute Return Investment Advisers (ARIA) Limited in the UK, which is authorised and regulated by the Financial Conduct Authority in the UK, with Firm Reference number 527557.

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