BAKER DAVIES
INCORPORATING BEACON HOUSE

ON TRACK REVIEW SERVICE

Everyone experiences change over time. Legislation and product terms change too. If we don't stay ahead, we can miss out or get left behind. The On Track Review Service is ideal for clients who know that they can contact their adviser should they need advice and who also like the reassurance of knowing that there is a review process to follow every other year. This ensures that they are not overlooking something important or missing out on financial planning opportunities.

Clients who receive this service typically have a portfolio with Baker Davies in excess of £50,000, and their financial circumstances tend to stay constant from year to year.

What you receive:

- Yearly valuation and summary of your investments/policies
- Our Newsletter, normally issued twice a year
- Access to your adviser and support team when required
- *Baker Davies Fund Monitoring Service (see overleaf)
- Probate Advisory Service
- Bespoke marketing communications
- Maintenance of your file and records in line with regulatory standards

What you receive at your review date every second year:

- A Policy Summary and a Valuation
- A very user friendly 'Snapshot of Changes Questionnaire' to prompt you to think about what has changed and what you might like to make plans for.
- Confirmation of your attitude to investment risk and an opportunity to re-evaluate it.

What you would need to do:

- Check the Policy Summary and Valuation of your investments and let us know of any changes
- Complete the Snapshot of Changes and Attitude to Risk Questionnaire and return to us

What we will do:

- We will analyse what has changed
- We will review your plans and investments to ensure they continue to meet your aims, objectives and attitude to investment risk
- We may identify that further research or advice is appropriate, in which case we will let you know. This will typically involve a conversation or meeting with your adviser
- Alternatively, if we find that you are on-track or have no immediate needs or areas of concern, we will write to confirm this in writing

***Baker Davies Investment Process and Fund Monitoring Service**
We select funds, design and adapt portfolios to suit our clients' needs and changing market conditions. This process will initially entail deciding upon the most effective tax wrappers to use. We then design a portfolio in line with our clients' risk profile to help meet their aims and objectives now and in the future. This will include deciding upon the asset allocation or mix of assets held. The asset allocation is one of the absolute key drivers of performance and it is crucial to get this right not only for the performance but also as a means of diversifying and managing risk.

Fund selection is driven by our use of specialist software, which provides an enormous amount of data on all funds registered in the UK as well as offshore. This analysis system means we can drill down into any given fund as well as measuring its own volatility, performance, yield etc., and viewing all these relative to all the other funds available. We support this technical analysis with attendance at provider seminars, meeting fund managers, technical workshops combined with thorough research of data supplied by investment groups and such like.

This strategy provides a comprehensive approach that allows us to use our extensive experience to integrate all of this data into a robust process of portfolio construction and monitoring. The same depth of analysis is used in researching our favoured funds list as well as when reviewing client portfolios and recommending any appropriate changes.

This means that your investments are, and stay, appropriate and relevant to meeting your aims and objectives.

Please Note:
Any new advice, research and the implementation of such advice is provided separately in line with our existing client agreement.

If your circumstances change between scheduled reviews or if you have a question or something you wish to discuss, **please get in touch as soon as possible**. Some opportunities are time sensitive and some changes in your circumstances may require adjustments in your financial planning.

CONFIRMATION OF SERVICE

I/We wish to receive the On Track Review Service.

Sign: .... Name: ....

Sign: .... Name: ....

Primary Adviser: ....

Date Agreed: ....

Review Date: .... Valuation Date: ....