

RECORDS ADMINISTRATION SERVICE

This service is ideal for clients who wish to take responsibility for their own financial planning and who know that if they want specific advice we are here to help and they can contact us.

It is also appropriate for clients whose financial affairs are fairly straightforward and who don't anticipate any changes that might benefit from further financial planning in the foreseeable future.

What you receive:

- Our Newsletter, normally issued twice a year
- Access to your adviser and support team when required
- *Baker Davies Fund Monitoring Service
- Probate Advisory Service
- Bespoke marketing communications
- Maintenance of your file and records in line with regulatory standards

Additional Services

Valuations and policy summaries can be provided to you for a small administrative fee. Please ask if you are interested as the fee depends on the number of policies or investments you have.

***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 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 to your financial planning.

CONFIRMATION OF SERVICE

I/We wish to select the Records Administration Service

Sign: **Name:**

Sign: **Name:**

Primary Adviser:

Date Agreed: