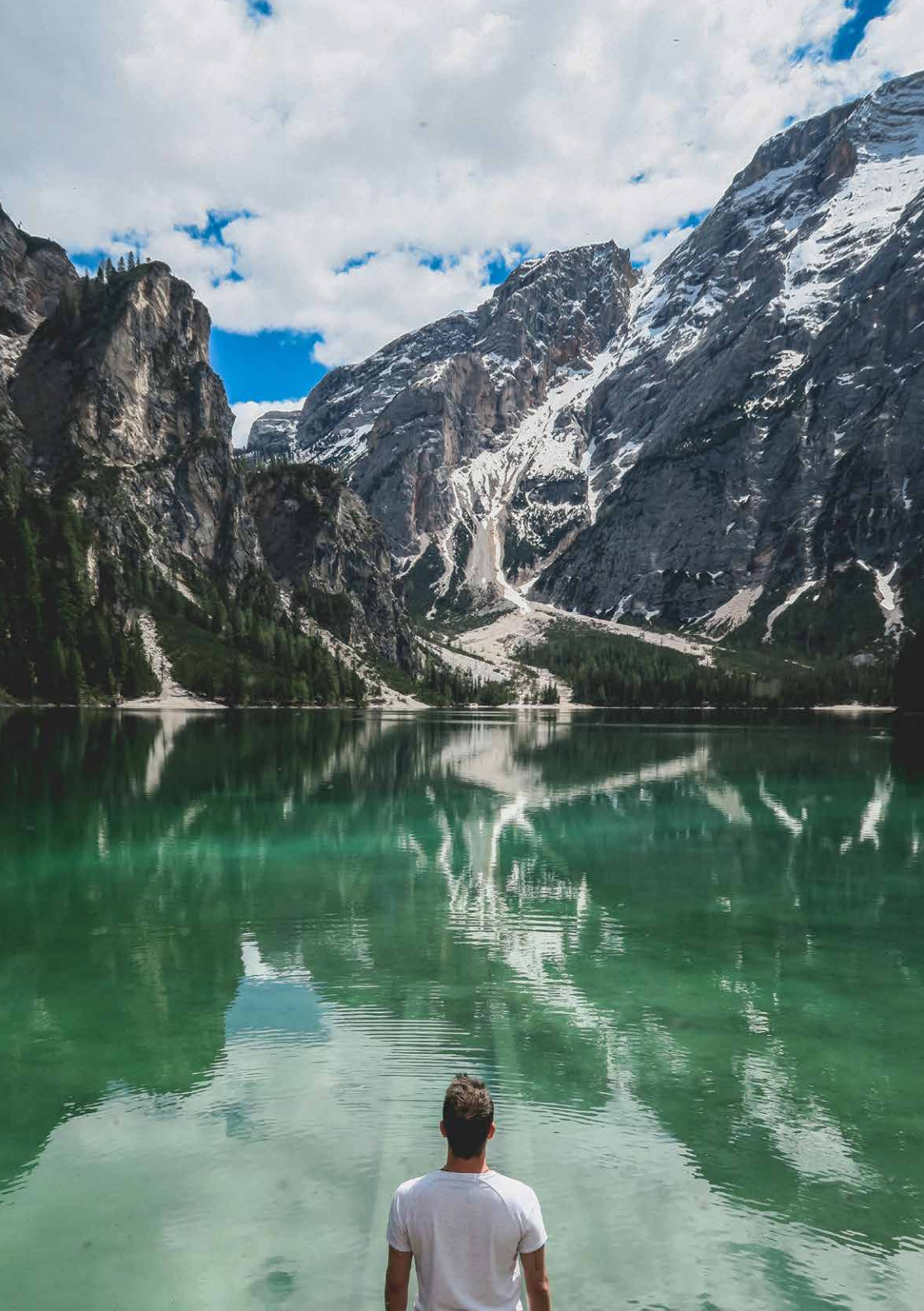




LIFE WEALTH







“WHATEVER YOUR LIFE GOALS,
OUR DISCIPLINED APPROACH WILL
HELP YOU REACH THEM.”

YOUR LIFE WEALTH

Meeting your personal requirements and achieving the best possible investment returns for your chosen level of risk is our goal.

Aevitas provide an Investment Management Service on an advisory basis. We provide insight and recommendations developed in line with your objectives and attitude to investment risk.

Whilst we recommend a path to follow, you retain control. We will advise you of any changes that we think are appropriate as part of our ongoing commitment to you and any transactions and changes will only be undertaken with your complete agreement.

So you can assess our performance we will provide you with a meaningful

benchmark, which will be linked to your objectives and the investments held within your portfolio. When choosing investment funds, the consideration of risk is vital.

Our investment strategies have a different range of possible returns; higher returns usually being equated with high volatility, higher chance of loss and thus an increased level of risk.

In summary, our Life Wealth service has the following features:

Our portfolio management service invests primarily in pooled investments: Unit Trusts, OEICs, Investment Trusts and Exchange Traded Funds ('ETFs'). However, we will take a whole of market approach and may consider other investments where appropriate.

We reconcile your personal objectives, time horizon and attitude to risk and based upon these factors we will invest

your portfolio into one of our five risk adjusted Model Portfolios.

We take a long term view and will not make short term changes, our focus is to ensure that we fully understand your investment time horizon.

We will review the asset allocation on a regular basis and rebalance portfolios where any particular asset class has become overweight.

We keep your portfolio under regular review and focus considerable effort on assessing suitable asset allocations for investors. We will inform you in writing about any recommended changes and we will await your written instructions before implementing the changes. Aevitas do not make a charge for these changes.

When making any changes to your portfolio we may consider tax-planning opportunities, for example utilising Capital Gains Tax and ISA allowances, where appropriate.

We provide a valuation and performance report at your review meeting.

We give you online 24/7 access to your investment portfolio[s].



OUR FEES

Before undertaking any work for you we will provide, in writing, an estimate of the fees that will apply to the services we are providing you. All fees stated are exclusive of VAT as we do not currently charge for VAT, although this is subject to change in the future.

We do not charge a fee for an initial discussion meeting. You can pay our fees by cheque, standing order, and bank transfer or by deduction from your investments where the product or platform provider is able to offer this facility.

Investment Management Fees

The annual fee stated below is deducted monthly from cash held in your managed portfolio unless otherwise agreed in writing with you.

The Life Wealth annual fee is based on a percentage of funds under management, as follows:

Portfolio Value

£1 – £1,000,000
£1,000,001 - £2,000,000
£2,000,001 - £3,000,000
£3,000,000 +

Tiered Annual Fee

1.00%
0.85%
0.75%
0.15%

Examples

£500k x 1% pa = £5,000 pa
£1.5m x 0.95% pa effective = £14,250 pa
£2.5m x 0.89% pa effective = £22,250 pa
£3.5m x 0.7643% pa effective = £26,750 pa

The minimum Annual Portfolio Management Fee is £750. Charges apply to each tier of investment so that you pay 1.00% on the first £1,000,000, 0.85% on the next tier and so on.

Implementation Fees

Your individual strategy may involve either the investment of new cash or the transfer-in of existing assets.

The initial transaction charges for this are as follows:

Investment Value	Implementation Fee	Examples
£1 - £250,000	3.00%	£125,000 x 3% = £3,750
£250,001- £500,000	2.00%	£375,000 x 2% = £7,500
£500,001 - £1,000,000	1.50%	£750,000 x 1.50% = £11,250
£1,000,001+	1.00%	£1,500,000 x 1% = £15,000

The minimum Implementation Fee is £500.

Additional Fee Work

Specific, bespoke work not covered by this fee schedule will be quoted in advance. Our hourly rates are as shown, but can vary depending on the person dealing with your affairs and the nature of the work.

Our typical charges are (per hour):

Financial Planner: £250
Administrator/Researcher: £100

This document is solely for information purposes and nothing in this document is intended to constitute advice or a recommendation. You should not make any investment decisions based upon its content. FCA regulation applies to certain regulated activities, products and services, but does not necessarily apply to all financial and lifestyle planning activities and services. E & OE.



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