



Life and Wealth Planning

We work with you to
set **meaningful goals**,
empowering you to define
financial success on your
own terms and helping
you to achieve what's
most important to you.





A man in a light blue shirt and jeans is jumping in the air on a paved road, holding a black umbrella. The scene is set against a bright, cloudy sky and a desert landscape with mountains in the distance. The overall color palette is dominated by teal and blue tones.

Life Planning

Our aim is to help you achieve your financial goals and we recognise these are often broad, diverse and global. By understanding your goals, we can tailor our service and recommendations to help you go wherever you would like your journey to take you.

Our services are designed to make your life easier, ensure that your wealth is protected and provide invaluable guidance and reassurance.

Once established, we will provide ongoing regular reviews to ensure you remain on track; if necessary, we will recommend any changes or additional planning

Our service comprises of two distinct elements. Our initial service includes meeting with you, listening and constructing your personal Life Plan.

Our Process is collaborative. We work with you to develop a robust, bespoke financial structure, ensuring that you are always in control.



Chat

This is the initial part of the journey and is a relaxed introduction. We'll get to know you, and you'll get to know us. This can be at our offices, a web call or on the phone. If you come to us, we will insist on providing the refreshments. At the end of our chat we'll agree a way forward and how best to collate all your financial information.



Propose

Once we have gathered the information we require, we will start to formalise your plan. When completed you'll be invited to meet again to run through it and discuss any amendments. It's important that you're happy and we'll give you as much time as you want to consider it. We want you to be totally comfortable, before moving forward; after all it's your plan!



Make it happen

When you're ready to proceed, we will arrange a further meeting, to discuss any final alterations and to implement your plan. We will keep you informed of our progress



Evaluate and evolve

Of course, it doesn't stop there. We'll be your 'go to' for anything financial related. We'll continue to keep you updated with any relevant changes that may have an impact on your plan. We'll also meet at least once a year to evaluate your plan, ensure that you remain on track, and that the plan continues to evolve with you in the ever-changing financial landscape.

Our ongoing review service will typically provide the following benefits:

Dedicated personal financial planner to work with you ensuring consistency, quality and continuity.

Updates to and an interactive presentation on our Life Plan planning software.

Annual or periodic/ bi-annual review meeting to update your Life Plan, taking into account your objectives as well as any changes to your circumstances or legislation.

An electronic report, including your updated Life plan.

Client requested advisory and 'ad-hoc' meetings.

Annual portfolio valuation and performance report (or as required with agreement).

Analysis and update of needs and attitude to risk.

Tax Planning advice.



Life Planning Initial Fee

Fees for advisory services provided are set out in this schedule. Prior to undertaking any work for you we will confirm in writing an estimate of the fees that will apply for the service we are providing for you; we do not charge a fee for an initial discussion meeting.

We do not currently charge VAT on our fees, although this is subject to change in the future. This fee is payable even if you do not proceed with our recommendations.

The initial Life Plan fee will be **£250** followed by **£2,250** on delivery of your Life Plan Report. This fee (agreed with you in advance) is based on the anticipated amount of work and research involved in creating your Life Plan, and will be detailed in the Client Letter of Engagement, signed by you.

The Life Planning process is only effective through the co-operation of both parties, specifically in relation to information that we request from you at the outset.

To create an effective and meaningful plan for you we require certain information to be provided to us. Our agreed charges will apply from the outset and it is therefore beneficial to you to provide any information requested, accurately and promptly.

A photograph of a man in mid-air, jumping into a body of turquoise water. He is shirtless and wearing dark shorts. His arms are outstretched, and his legs are bent. The background features a range of green, forested mountains under a clear sky with a few clouds. The water is calm and reflects the surrounding landscape.

Wealth Planning

Meeting your personal requirements and achieving the **best** possible investment **return(s)** for your chosen level of risk is our goal.

We offer Wealth Planning 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, you remain in control. We will advise you of any changes that we deem appropriate. Any transactions and changes are then undertaken only with your complete agreement.

So you can assess our performance, we will provide you with a meaningful benchmark linked to your objectives and 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 higher volatility, a greater chance of loss and thus an increased level of risk.



Our **Wealth Planning**
has the following features:

Our Wealth Planning 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 risk adjusted Models.

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, with your agreement may 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 will await your written instructions before implementing anything. We 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 an electronic valuation and performance report at your review meeting. A hard copy is available on request. We give you online 24/7 access to your investment portfolio(s).

Wealth Planning Initial 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 (£)	Tiered Fee (%)
1 - 250,000	0.5
250,001 - 500,000	0.4
500,001 - 1,000,000	0.3
1,000,001 +	0.1

Charges apply to each tier of investment so that you pay 0.5% on the first £250,000, then 0.4% on the next £250,000 and so on. Any new or transferred capital to be used for onward investment will be subject to a minimum initial fee of £1,000.

Examples Investment

Investment Value (£)	Effective %	Investment Fee (£)
500,000	0.45	2,250
1,000,000	0.375	3,750
1,500,000	0.2833	4,250

Breakdown example based on investment of £1,500,000

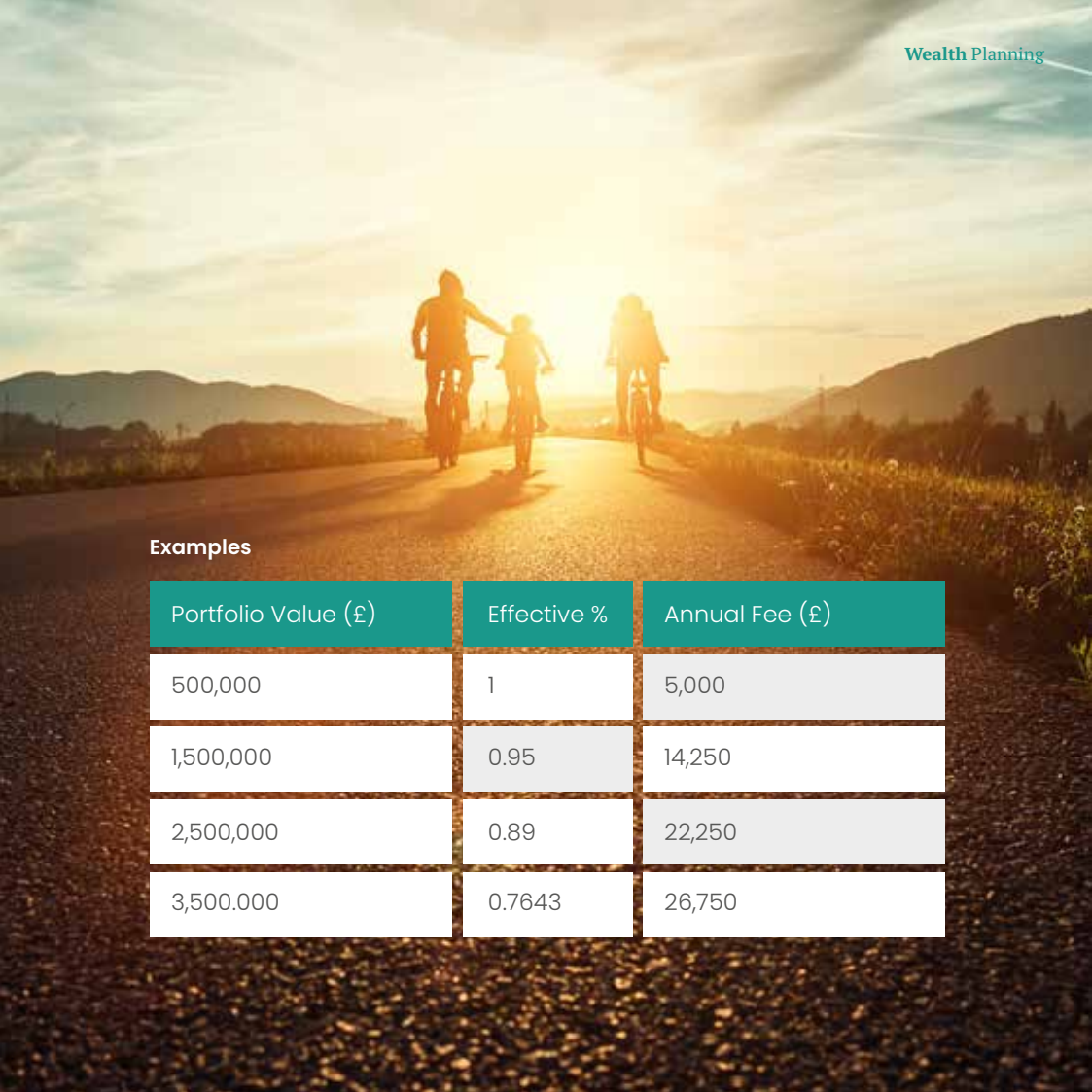
£250,000	0.5%	£1,250
£250,000	0.4%	£1,000
£500,000	0.3%	£1,500
£500,000	0.1%	£500
Total Investment £1,500,000	Effective Rate 0.2833%	Total Fee £4,250

Life and Wealth Planning Service Annual Fees

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

The **Wealth Planning Service** annual fee is based on a percentage of funds held under management.

Portfolio Value (£)	Tiered Annual Fee (%)
1 - 1,000,000	1.00
1,000,001 - 2,000,000	0.85
2,000,001 - 3,000,000	0.75
3,000,001 +	0.15

A family of three is riding bicycles on a paved road that stretches into the distance. The sun is low on the horizon, creating a warm, golden glow and silhouetting the riders. The background shows rolling hills and mountains under a sky with soft, wispy clouds.

Examples

Portfolio Value (£)	Effective %	Annual Fee (£)
500,000	1	5,000
1,500,000	0.95	14,250
2,500,000	0.89	22,250
3,500,000	0.7643	26,750



Tax Planning Services and Fees

You will have the opportunity to discuss any areas of tax that are of concern to you. This may enable us to introduce other tax planning ideas for you to consider.

As part of this service you can also expect to receive updates throughout the year regarding important tax changes.

Tax Planning Services will be charged on an individually agreed basis, dependent on the level of work and complexity involved.

However, they can be incorporated with the initial and monthly fees agreed at the outset. Full details will be contained in the 'Letter of Engagement'.

For complex one-off projects, we will adopt the time/cost basis for recording the activities for which you have engaged us. This provides complete transparency when it comes to the fees charged, an estimate of which will be provided to you prior to any fee work being undertaken.

Estate Processing Fees

We are also able to provide a service to assist in the administration of probate - typical examples of costs would be:

Probate Valuation

£100 for up to ten investment funds.

Sale of any portfolio proceeds

1% (capped at **£750**) + dealing fees.

Any additional probate work required would be charged at an hourly rate. All fees would be confirmed prior to the commencement of any work.

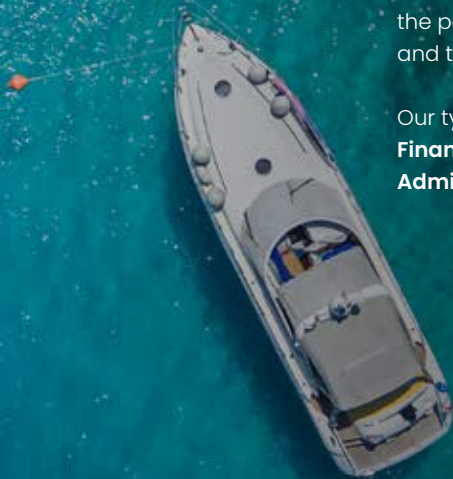
Other Fees

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





Aevitas
Suite 7, 5-7 Court Road
Bridgend CF31 1BE

info@aevitas.life
01656 658 320

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Registered in England and Wales No. 09790774. Registered address Suite 7, 5-7 Court Road, Bridgend CF31 1BE

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