Services

FINANCIAL PLANNING & INVESTMENT CONSULTING

AN OVERVIEW OF OUR SERVICES AND CHARGES

United Advisers

INSPIRING. INNOVATIVE. SIMPLE

WELCOME TO UNITED ADVISERS

If you need a friendly relationship with professionals that can help you plan your future, and help you make important decisions that may profoundly influence your financial lifestyle, then we believe we can help.

At United Advisers, our team will work closely with you so we can get to know each other better, and build a relationship designed to give you a clear financial advantage.

These pages provide an overview of the services we offer, what we charge for delivering those services, and how to pay. We look forward to meeting with you to discuss your plans and our services in more detail.

We thank you for considering United Advisers as your financial planning and investment consulting partner.

Paul Evans

Managing Director

Oliver Maher

Partner

OUR COMMITMENT TO YOU

We provide a bespoke service personalised to meet your needs

- We base our approach on a complete understanding of your needs, a long-term focus on your goals, and sound financial principles.
- We shape your financial plan and our advice around your objectives, events in your timeline and attitude to risk, as well as other variables and factors at play along your journey to financial independence.
- We provide you with clear actions you can perform to give you more confidence in your future and help you achieve your goals.
- Our ongoing relationship with you is at the heart of what we do, so we regularly meet with you to help you track your progress and adjust your forward planning to ensure it adapts to life changes and stays on course.
- We know you need us to keep you informed, for you to make educated decisions about the plans you craft for you and your family, so we regularly reach out to you with meaningful information and ideas.

We listen

Throughout our relationship, we take the time to talk with you and thoroughly get to know and understand your dreams and goals. In our introductory meeting we learn about you, your current situation, and what you want to achieve, and you learn about us and how we can help you reach your goals.

We deliver a high-quality service

- Whenever, and however we interact, you can always expect fair, ethical, respectful treatment.
- We make it easy for you to work with us by doing our level best to provide you with intuitive, flexible ways to satisfy your needs.
- If you experience an issue, contact our team right away. We will always respond promptly, give fair consideration to your concerns, and try to resolve any issue to your complete satisfaction.

OUR COMMITMENT TO YOU

We produce full, clear, relevant information

You can expect us to provide complete, clear-cut information about every aspect of your relationship with us, including:

- A written financial plan; a living document used as an evolving roadmap on your journey to financial freedom.
- The benefits, risks, and costs of financial solutions we recommend.
- Information about any relevant conflicts of interest related to the financial relationship between you and United Advisers or your adviser.
- Timely transaction authorisations, account valuations and other communications from us, with your choice of paper or electronic delivery for many materials.
- Full details of costs associated with our services.

WE OFFER SOLUTIONS DESIGNED TO FACILITATE YOUR UNIQUE FINANCIAL JOURNEY

What we offer

We provide every client with access to a wide range of competitive services that deliver:

- A coherent approach to modelling and managing your cash flow, envisaging solutions for effective, balanced saving, investing, and spending
- Time-tested, flexible investment strategies to promote confidence in all kinds of markets*
- Protection for the things that matter most
- Control over what you leave to your family and friends

**The value of your investment and the income from it can fall as well as rise and is not guaranteed. You may not get back the full amount invested.*

WHAT YOU CAN EXPECT

Discovery

During our initial meeting, we determine your objectives and gather information about you, your finances, your attitude to risk, your goals and dreams. We use this information to expose your financial needs and determine where you are now, and where you want to get to.

FINANCIAL PLANNING IS ALL ABOUT HELPING YOU DESIGN YOUR DESIRED LIFESTYLE AND THEN AGREEING THE STEPS YOU NEED TO TAKE TO ACHIEVE YOUR GOALS.

Financial Planning

Following our meeting, we use sophisticated financial modelling technology to provide you with a comprehensive but easy-to-understand analysis of your existing financial situation. We formulate a personalised roadmap to your financial freedom that is invaluable when making decisions about your financial future. It helps you protect and enhance your wealth, and allows you to achieve your desired lifestyle; this is your financial plan.

Your life-long cash-flow forecast, illustrating how your wealth is projected to fluctuate over time, represents the cornerstone of your financial plan, which includes:

- A comprehensive audit of your income, expenditure, assets and liabilities
- Our analysis of your personal situation
- Your objectives
- Areas of shortfall and excess
- Pertinent recommendations
- Any risk factors
- Details of associated costs.

Your lifelong cash-flow forecast projects how your wealth fluctuates up to, and throughout, retirement. This enables us to give you advice about the best options to fund your retirement, like using pensions, investments, and property. Using computer modelling, we test the impact of a number of scenarios, like ill health, premature death, redundancy, and early retirement on your lifelong cash-flow forecast. This enables us to draw out the best strategies to manage risk so you can maintain your desired lifestyle.

WHAT YOU CAN EXPECT

Investment Consulting

For many people, a robust and successful investment portfolio* is vital to achieving their desired lifestyle, but we will not propose financial products until we fully understand your financial circumstances and have assessed your goals and needs. We will only propose financial products based on a comprehensive and fair analysis of the market, and if your financial plan indicates that your lifelong cash-flow will benefit, and will help you achieve your desired Lifestyle.

In conjunction with Purple Strategic Capital; our autonomous investment research team, we provide an independent Investment Consulting Service which designs and manages portfolios that provide opportunity for long-term growth, by investing in a diverse range of asset types*.

We will also look at the composition of your estate, discuss any inheritance tax liabilities and how these may be minimised through the use of wills, trusts and tax planning strategies.

WE AIM TO HELP YOU MAKE SMART DECISIONS ABOUT YOUR MONEY AND TO ENJOY THE PEACE OF MIND THAT COMES FROM A SUCCESSFUL INVESTING EXPERIENCE*

Ongoing Service

The financial planning and investment process should never be a one-off exercise.

We believe that your ongoing relationship with us benefits from a year-on-year forward planning process by ensuring your financial plan and investments are always in–step with your circumstances, and appropriately adjusted to ensure they remain on course to achieve your desired future lifestyle.

Our ongoing service includes, for our Financial Planning Service:

- A forward-looking review of your Financial Plan
- Annual review of circumstances and risk profile
- Consideration of your estate planning requirements

And, if you have financial products we manage for you:

- Annual valuation of your investments
- Administration, servicing, and review of your investments
- Ongoing dynamic Investment Management of your assets based upon your investment mandate

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OUR FEES

We separate our Financial Planning and Investment Consulting fees. Our fees for providing a Financial Planning Service do not, therefore, include any asset or portfolio management or associated services we perform within our Investment Consulting Service.
Fees for our ongoing service reflect that division; designed to ensure your investments remain in line with your objectives and circumstances and that, ultimately, your plan remains on track to achieve your goals.
We ask you to pay for our services in two ways:

Monetary Fees

Between €1,200 and €2,400 (depending on complexity) for a single financial plan.

- A monthly retainer of between €100 and €200 (depending on complexity) for ongoing Financial Planning Services.
- For our Investment Consulting Service, we charge an annual Advisory Wealth Management Service (AWMS) fee for each investment we manage for you of 1% of the investment value.
- Because our fees are less than half of the time-based cost of the services, we supplement our monetary fees by voluntary client referrals.

Client Referrals

- If, after experiencing our financial planning process, you are happy with our work, we ask you to help us grow our business by referring us to like-minded others, such as friends, family members and colleagues.
- Growing our practice through referrals means we can maintain low fees by reducing our marketing and client acquisition costs, and enables us to spend more time working for you and those you refer to us.

Hourly Rates

We often find that younger clients frequently seek advice limited to a few specific areas, and for those clients, we offer hourly Financial Planning Services.

Topics may focus on budgeting, retirement saving, saving to buy property, education funding, charitable giving, setting up a bank account, life insurance needs or an investment review, to name but a few.

OUR FEES

Our hourly rates for work we perform for one-off financial services, and under both our Financial Planning and Investment Consulting Services are:

Director / Senior Wealth Manager	€300 per hour
Wealth Manager	
Technical Consultant	€250 per hour
Client Relationship Manager	
Administrator	€250 per hour

We will always try to ensure the most cost-efficient use of our staff's skill-sets to complete the work, but the amount of time needed will depend on the nature of the task, and who we use to perform the work will depend on the technical complexity of your requirements.
We will always provide a quote for the work we do and only commence once we have your agreement. If we incur third party costs, we will include these in the quote.

Additional Costs

Additional third party costs, like product charges, may arise in relation to the work we do for you. Where this is the case, the provider will detail these charges in the relevant product literature.

VAT

We apply VAT in line with prevailing legislation within the jurisdiction appropriate to the work we are charging for. Sometimes fees may be exempt from VAT. We will always tell you whether or not VAT applies.

Fee Payment Options

Fee for a Single Financial Plan or 'hourly rate' work

We will invoice you. You can pay by Credit card or Bank Transfer.

On-going Financial Planning Service retainer

This is typically paid monthly by Bank Standing Order. We also offer monthly payment by Credit Card, and we will discuss whether this option is available to you when we meet.

Investment Consulting Service Fee

We can invoice annually for our Advisory Wealth Management Service, and you may pay by Bank Transfer or Credit Card. Alternatively, where the financial product provider allows it, fees can be deducted directly from the financial product. If you choose to pay by deduction from a financial product you should, however, bear in mind that this will reduce the amount invested and may consequently affect the performance of that product. If you choose to pay fees direct from a financial product and may, therefore, not pay anything directly to us, it doesn't mean that our service is free - you still pay us indirectly through deductions from the amount in your product.

WANT TO LEARN MORE?

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LEGAL

The information provided in this publication is intended for guidance only. While the information within it is correct at publication, legislation changes regularly and, although we make every attempt to keep such guidance up to date, there may be transitory inaccuracies.

United Advisers Group makes no warranty or guarantee regarding the accuracy of information within this publication

The factual information regarding various options described is provided on the basis of current legislation and is subject to an individual's personal circumstances. We recommend, in all cases, seeking specialist advice so that your individual circumstances can be fully considered.

Warning: the value of investments may go down as well as up. This financial product may be affected by changes in currency exchange rates.

First published 03-2018

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