



Make smarter
financial decisions
*and achieve your
financial goals*

Chase Buchanan

PRIVATE WEALTH MANAGEMENT

Trusted advice made simple

INTRODUCTION

At Chase Buchanan we pride ourselves on being different, our overarching aim is to give high quality, trusted advice that's in the very best interests of our clients and to be trusted to deliver just that.

We strive to provide the best level of service in the industry which means having the right regulations, the right structure and the right people.

We are regulated via CySEC and the ICCS under the Markets in Financial Instruments Directive (MIFID II) and under the Insurance Distribution Directive (IDD).

In addition, Chase Buchanan USA is regulated via the Beacon Global Advisor Network by the SEC (Securities and Exchange Commission).

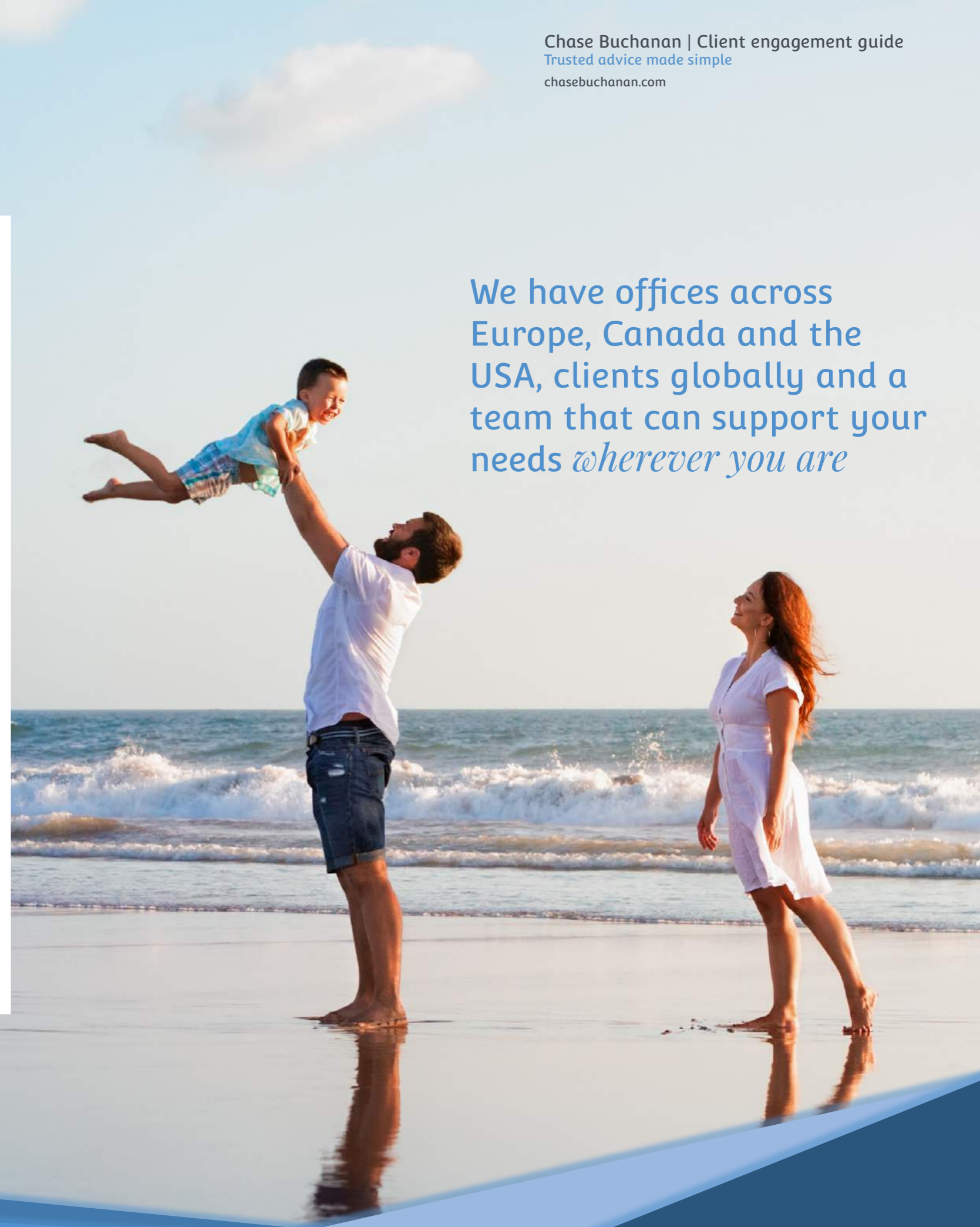
All our advisers have the qualifications, experience and knowledge necessary to give professional wealth management advice. They hold appropriate professional qualifications relevant to their specific jurisdiction.

We disclose our fees and commissions when we start to work with you, we explain what you are paying for, when and why. Before any transactions take place, we provide a recommendations report that includes a breakdown of costs for your review and agreement.

Chase Buchanan retains its independence through private ownership, so no bank, insurance company or financial institution influences the products we offer or the advice we give, we work purely in the interest of clients.

Our mission is to help our clients plan for their future and provide insight and advice that enables them to achieve their goals. We provide clear, unbiased, jargon free advice and unparalleled ongoing support and reviews.

We have offices across Europe, Canada and the USA, clients globally and a team that can support your needs *wherever you are*





The services we offer and the way we work are aimed at *helping you manage your wealth* so you and yours can enjoy the life you planned

HOW CAN WE HELP YOU?

Our aim is to help you make smarter financial decisions and achieve your financial goals.

We will create a picture of your finances and plans for the future, before making specific recommendations and providing ongoing support. This will involve gaining a thorough understanding of:

- your current personal circumstances – we will establish a full picture of your current income and assets, any existing financial plans you have and some information about you – your dependants, your health, your employment situation and income expectations etc.
- your goals and ambitions – what are you looking to achieve and when with your financial plan? Who are you looking to provide for? What is your attitude towards risk with your investments?

Once we've established your current circumstances and understand what you are hoping to achieve, we will devise a plan of action to help you realise your ambitions. Then we will regularly monitor how your plans are progressing to make sure everything remains on track.

There will be four stages to your relationship with us.

1. **CONSULTATION AND EVALUATION** – a discussion of your wants, needs and objectives. We'll aim to get a thorough understanding of your current circumstances, your assets, income, existing plans and tax position, your dependants, health, plus any other relevant information. We'll discuss your future goals, including your planned retirement and what provision you want to make for you or your loved ones. We'll discuss the level of risk you are willing and able to take.
2. **RESEARCH AND RECOMMENDATION** – the creation of a plan of action. We'll use our experience and knowledge, coupled with leading technology tools, to research and recommend the most appropriate products and plan for you. This starts with gathering information about you, your goals, and desires, including our risk profiling process conducted through Oxford Risk's market leading system. We then recommend a product and investment portfolio tailored to your specific needs and attitude to risk. And throughout the process, we'll help you make decisions to achieve your goals.
3. **IMPLEMENTATION** – handling the administration and getting your plans set up. We'll help you with all the paperwork, liaising with third party product providers or pensions trustees where necessary, all the while with an expert eye on the related regulatory requirements which govern investments and products. We'll also show you how you can keep track of your plan's performance online.
4. **ONGOING SERVICE** – monitoring of performance and market conditions. We'll keep a close watch on how your various investments are performing and if they are on track to achieve your objectives. We'll conduct an ongoing review of strategy and risk tolerance, carry out general portfolio management and, in times of economic uncertainty and prosperity, we'll be there to provide guidance and advice. Importantly, if your circumstances change, we'll help you adapt your plan to suit. We'll agree how regularly we'll be in touch to discuss your plan's performance.

In addition to our investment, savings and pension services we also offer:

- Tax and Estate Planning
- Trusts
- International Mortgages
- Life and Critical Illness Cover

Some clients will want all of the above support from their Private Wealth Manager, others may only want some of the stages. With this in mind we have a flexible charging structure that allows you to choose the level of support you receive from us and how you wish to pay for our advice.

Many types of *investments* Many ways to invest

OUR CHARGES

Our charges are broken down into 3 specific areas and you can choose which (or all) of the services you would like us to carry out for you. The three stages are;

- A thorough financial review/recommendation report
- Implementation – following discussions with you, we will set up your investment plans
- Ongoing monitoring and review of how your plan is performing and advising on changes where needed

1. Financial review and recommendation report

Understanding your situation, goals and objectives, then setting out a plan to help you achieve them is a time consuming but critical stage in the advice process. There is a great deal of time spent on this particularly if the advice required is complex. Typically we do not charge for this stage of our service on the understanding that fees charged for the implementation will cover this time and effort, should the implementation of our advice not proceed we reserve the right to charge a fee for this – this could range from £500 for a simple case to £2000 for a pension transfer given the level of work undertaken on your behalf to be able to make recommendations.

2. Implementation stage

Once we understand what you're looking to achieve, we will discuss this with you and implement the recommended solution, carrying out all the paperwork required to set up your plans. There are different options for lump sum investment and trust solutions as well as pension transfers, regular savings and protection plans.

LUMP SUM INVESTMENTS AND PENSION TRANSFERS

Our fee is payable when you invest your money. You can choose to pay this fee upfront, or you can opt for the fee to be deducted directly from your investment. In the second option the product provider will deduct the fee from your lump sum and pay this to us directly, either as an initial charge or from part of the fees paid throughout the plan.

REGULAR SAVINGS/PROTECTION PLANS

You can choose to pay this fee upfront when we set up your plan, or you can opt for the fee to be deducted directly from the payments you make into your plan each month.

Please note if you choose the second option, the product provider will deduct the fee from your monthly payments and will pay this to us directly. If you cancel your plan early, you will still be liable for the full amount of the fee for the advice given.

Before we set up your plan, we will ask you to sign an investment recommendation report that clearly sets out all the charges agreed. This will also include full details of any financial penalties that would impact you, should you decide to cancel your plan in the early stages.





Focused on *your future*

3. Ongoing monitoring and review

Setting up your plan is only the first part of your journey to achieve your financial goals. Investing for the long term is a marathon, not a sprint. Your goals and personal circumstances, as well as market conditions and the economic outlook, may change over time. It is important that you regularly review and adjust your plan to make sure it is still appropriate for your needs and is working as hard as it can to deliver the best returns. It's just as important as setting up the plan correctly in the first place and we can help you do this.

In order to ensure that our clients' portfolios are consistently monitored, Chase Buchanan has developed a robust, independent, and repeatable investment proposition overseen by our Investment Committee. Our investment process and model portfolio reviews incorporate macroeconomic insights from third party data providers, including Clear Macro, a leader in economic data aggregation. By using real-time economic data for our portfolio construction process, we can be confident that our portfolios are forward looking and fit for purpose. And when robust macroeconomic data is combined with our risk profiling process through Oxford Risk, we can ensure that our clients are well positioned for their specific circumstances and overall market conditions.

We also direct significant time and care towards selecting the right investment funds and instruments for our clients. Through the FE Analytics system, we constantly research and monitor some of the best investment funds and ETFs on the global market to incorporate into our model portfolios. Our independent approach enables us to choose the funds best suited for our clients' portfolios without any conflict of interest. When we feel a fund is no longer right for a particular client or model, we research the most suitable replacement and advise on the best available alternative option.

Our ongoing service proposition will cover the following areas:

- **Re-balance** – Funds in any investment fluctuate over time so the original “balance” of your assets can get distorted. We help you redistribute your plan to make sure it remains true to your original risk profile. This process also helps align our client portfolios with our current economic outlook and any updated models.
- **Guidance** – We'll help you avoid making costly mistakes such as making hasty decisions when markets take a (short-term) downturn. Or advise on where to invest instead.
- **Strategy** – As you get closer to retirement your tax planning or investment strategy might change. Alternatively, you might want to discuss the tax implications of withdrawing money from your plan. Expert advice can help you reach the most tax efficient solution. It's also natural for your risk appetite to decrease with age. Our regular review process can help determine when this may be the case.
- **Review** – You'll receive regular reports on how your different funds are performing, which allows you and us to make a considered decision on any changes to your investment strategy.

The fees for this service are typically paid quarterly in arrears and are based upon the value of your investment or pension. To make this as simple as possible these fees are deducted directly from your investment. This method of charging ensures our interests are aligned with our clients so if the markets go down our fees are reduced and when the markets rise we also benefit creating a win-win for both parties.

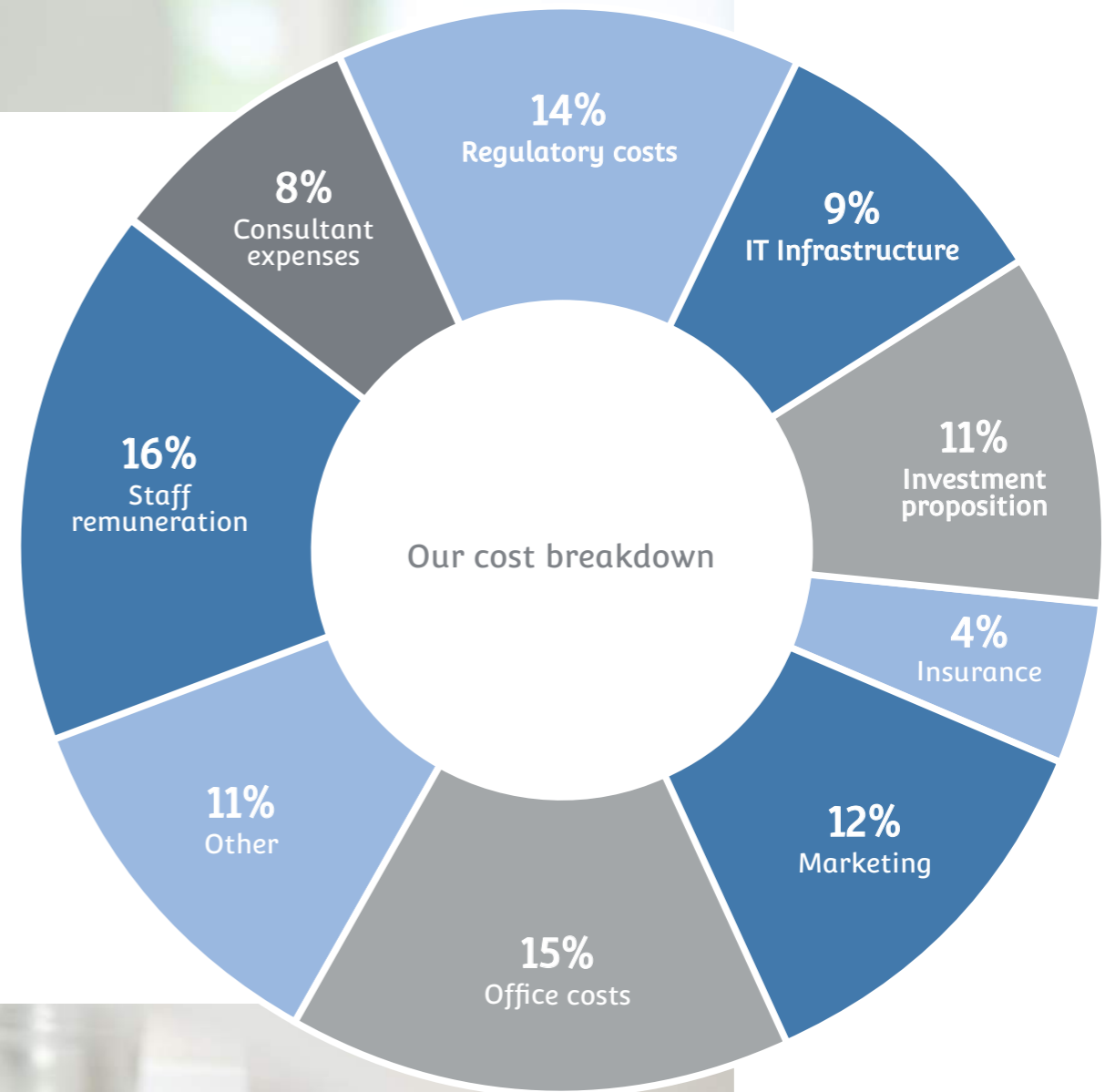


WHERE DO YOUR FEES GO?

Of course, none of us like parting with our hard-earned money without being comfortable that we are receiving value and in this case for the advice that we receive.

Like all business we have a number of overheads and incur costs in providing the services outlined to you. Here is a typical breakdown of our costs.

**Honesty is the
first chapter
in the book of
wisdom**



Trusted advice made simple

TALK WITH AN ADVISER

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