BLACK SWAN CAPITAL

BETTER FINANCIAL FUTURES – BY DESIGN

BECAUSE YOU WANT YOUR FINANCIAL FUTURE - **TO BE BETTER THAN YOUR FINANCIAL NOW!**

FINANCIAL ADVICE FOR THE WAY YOU ARE – **AND WANT TO BE**.

There's never been a better time to take control of your financial now – and your financial future. Recent events have focussed many people's minds on the wisdom of seeking out expert financial advice so they can better plan, manage and **maximise the potential of their money**.

Introducing Black Swan Capital.

In choosing Black Swan Capital you will have chosen to work with a company of qualified professionals dedicated to helping you make your money work harder, by taking a wider view of the world of finance, whilst managing your exposure to risk.

Better financial futures – by design.

And because we fully recognise that your circumstances are like no one else's we've developed a range of **By Design** service levels, created to meet your financial needs and ambitions. Your Black Swan Capital financial adviser will help you to choose which service level is right for you – **so you ONLY pay for the services you actually use**.

HOW WE WORK.

1. Getting to know you.

At our first meeting together we will work to understand your personal circumstances, your current financial arrangements, your objectives and ambitions, and your attitude to risk.

2. Explaining our charges.

Black Swan Capital advisers will fully explain how our fees relate to the expert advice we provide. We make certain our clients only pay for the services they really need.

3. Becoming a Black Swan Capital client.

Before we are able to action any of the recommendations on your personalised financial plan, we will ask you to read, carefully consider, then sign a Client Agreement.

4. Designing your plan.

The information you provide will enable your Black Swan Capital adviser to create his or her recommendation and present you with your financial plan – a document personalised to your current and future needs and goals.

Because we understand that not everyone is the same, we offer different levels of on-going service designed to meet your specific needs and expectations. **Which of these statements sounds most like you?**

I'd like the idea of an 'as and when' service.

'I want a service that offers me financial advice as and when I need it. I understand there are others more experienced than I to get me the right products to suit my needs'.

Does this sound like you?

I have specific financial needs, so I'd like access to an adviser when I need the advice most.

'I want to build capital by making investments and savings because I have specific financial goals in mind, including saving for my retirement. I don't have 'life changing' sums of money, so I want to make the best of what I have – now and in the future.

Does this sound like you?

I have complex financial needs, so I'd like access to my adviser all of the time.

'I have the means and the flexibility to make savings and investments, accumulate money for my pension, investing in my children and more. I like the idea that someone is continually working on my behalf. But it sounds difficult and I can't afford any mistakes by doing it myself'.

Does this sound like you?

5. Putting your plan into action.

Your financial adviser – and if required other Black Swan Capital advisers with specialist skills – will be responsible for arranging and documenting your investments.

6. A service level to suit your needs.

We offer three levels of on-going service – each designed with features and benefits to suit individual needs and all offering excellent value for money.

7. Building long-term relationships.

It is important that you regularly review your financial arrangements, and if necessary re-balance them should your circumstances or ambitions change. Black Swan Capital will also keep up-to-date with economic developments and emerging financial trends to make certain your money continues to work as hard as it possibly can.

It is important to us that you fully understand the contents of this brochure.

Do you have any questions?

'OK, let's move on.'

SERVICE LEVELS WE BELIEVE WILL
MATCH YOUR REAL NEEDS.

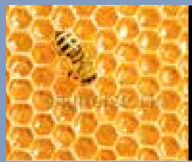
Black Swan Capital has designed three levels of service we believe will meet your needs, help you reach your financial goals and ensure you only pay for the services you really need. **There are now more features and benefits than ever before**.

By Design – by need

This service is typically for clients looking for advice on purchasing financial products - **as and when they need them**.

By Design – Financial Advice

This service is typically for clients requiring more access to a financial adviser - **to meet specific needs and goals**.



By Design – Wealth Management

This service is typically for clients requiring even greater access and involvement from a financial adviser – **to meet more long term ambitions**.

1 Platform access

If appropriate, you can access an internet based platform where some or all of your assets are held.

2 Investment consolidation service

We look at the investments you own and determine whether they can be consolidated into a more modern, efficient and lower cost solution.

3 Annual statement

Shows the breakdown of all your assets, where they are held and how they have performed.

Fact find and current circumstances review

3 Annual statement (optional)

Telephone helpline and updates

Does this sound like you?

Fact find and existing investments / pensions review

2 Investment consolidation service

24 month face-to-face review

4 Portfolio rebalancing

3 Annual statement

1 Platform access (if appropriate)

Telephone helpline and updates

Does this sound like you?

Fact find and existing investments / pensions review

2 Investment consolidation service

Annual face-to-face reviews

4 Portfolio rebalancing

6 monthly statements

1 Platform access (if appropriate)

5 Client portal access

Future income planning / Retirement planning

Estate planning / Will writing referral service / Long term care funding

Telephone helpline and updates

Does this sound like you?

4 Portfolio rebalancing

The process of periodically adjusting the mix of funds in your investments to meet your changing needs.

5 Client portal access

Online access to a special area of our back office so you can see up-to-date information that we hold for your and your investment and to allow a secure document exchange between us and you.

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OK. Let's move on.

EXPERT FINANCIAL ADVICE **WORTH PAYING FOR**.

We're rightly proud of the advice we provide and the positive effect it has on our client's financial arrangements. **We are dedicated to demonstrating that the fees we charge offer the very best value for money**.

INITIAL CHARGE

This charge covers the first 'getting to know you' meeting, your personalised financial plan, and the management and implementation of the products and services we arrange on your behalf.

Typical fee examples.*

Here are some typical examples for Black Swan Capital clients:

Our charge for this service is based on a percentage of the amount you invest and/or transfer. These charges are applied as follows but are usually subject to a minimum of £500.

Up to £150,000 – 3%, with a maximum of £3,000

Up to £150,001 to £500,000 – 2%, with a maximum of £5,000

Up to £500,001 and above – 1%, with a maximum of £10,000

***All charges shown here are representational and do not take into account individual client requirements.**

This payment can either be taken from your investment upon receipt by the policy provider or paid directly by you. Where we receive such a payment we will waive our 'financial review and recommendation' fee by the same amount. Under rare circumstances it may be necessary to charge more or less than the standard charging structure. If this is the case, the exact fee will be discussed with you before any work is agreed.

Maximum Initial Charge

Unlike many firms offering financial advice, Black Swan Capital offers a maximum initial charge **beyond which you will not be asked to pay more**. No Black Swan Capital client will pay more than £10,000 regardless of the value of the business we arrange on your behalf, expect in exceptional circumstances. Your Adviser will discuss this with you up front.

Optional on-going charge

Should you decide to work with Black Swan Capital to meet your long term ambitions, this charge covers the day-to-day management of your financial affairs over and above the initial charge, and for as long as you continue to receive financial advice from Black Swan Capital.

This charge covers the annual reviews and any further recommendations we make and implement on your behalf.

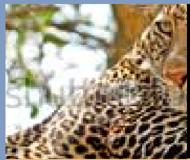
Typical on-going charges.*

Here are some typical examples for Black Swan Capital clients:

By Design - Point of need

Business value of **£50,000**

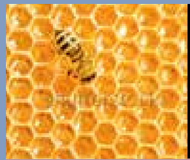
= **£300 optional fee per annum**



By Design – Financial Advice

Business value of **£200,000**

= **£1,200 fee per annum**



By Design – Wealth Management

Business value of **£500,000**

= **£3,000 fee per annum**

All Black Swan Capital on-going service propositions have a 0.6% charge based on the total value of the assets we are managing on your behalf.

Does this sound like you?

Does this sound like you?

Does this sound like you?

Additional a la carte services

Black Swan Capital also offers a range of additional services available on request and outside of the By Design service levels. These include:

- Investment Planning
- Retirement Planning
- Retirement Income Options
- Personal and Business Protection – Life and Ill Health.
- Efficient Tax Planning
- Inheritance Tax and Wealth Succession planning
- Long Term Care
- Probate

Please ask your adviser for further details.

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OK. Let's move on.

OUR BACKGROUND

Since being established in 2000, Black Swan Capital has grown steadily to become one of the UK's foremost firms specialising in providing financial advice to clients looking to realise their financial ambitions and goals.

All Black Swan Capital advisers are qualified to a high level in financial services. We take a wider view of the world of finance and bring this experience and intelligence to bear to make a positive difference to our clients.

Black Swan Capital is directly authorised by the Financial Conduct Authority.

The Financial Conduct Authority do not regulate Will writing services.

FCA Number: 229892

OUR CONTACT DETAILS

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