Your bespoke investment service

Together.
A better future.

AFH private wealth

AFH Private Wealth: Your bespoke investment service

Welcome to AFH Private Wealth, AFH's bespoke advice and investment service that helps investors to achieve their specific financial goals. We specialise in advising on, creating and managing individual portfolios that offer you:

- greater levels of flexibility
- more involvement in where, and how, your money is invested.

To achieve this, we take the time to understand your financial goals and objectives. We also explain the nuances of investment risk to ensure you are better placed to make the best decision for you and your money.

As part of AFH Financial Group, which is one of the UK's leading independent financial advice companies, we can also offer holistic financial planning when it's appropriate for you.

We aim to maximise money's growth potential

Our goal at AFH Private Wealth is to achieve positive net returns over the long term when inflation, taxation and charges have been considered. This is achieved by combining traditional stockbroking methods with state-of-the-art technology, which means we can explore a wide range of investment opportunities in real-time, covering a myriad of sectors, regions and asset classes.

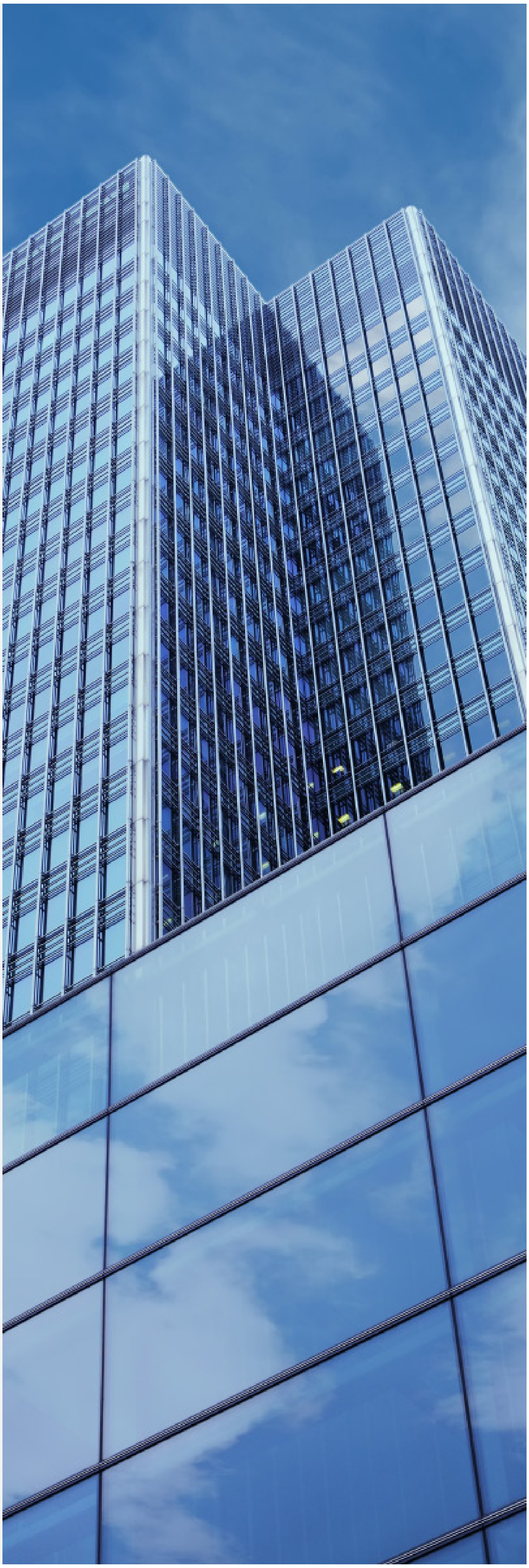
You decide how involved you are with your investment

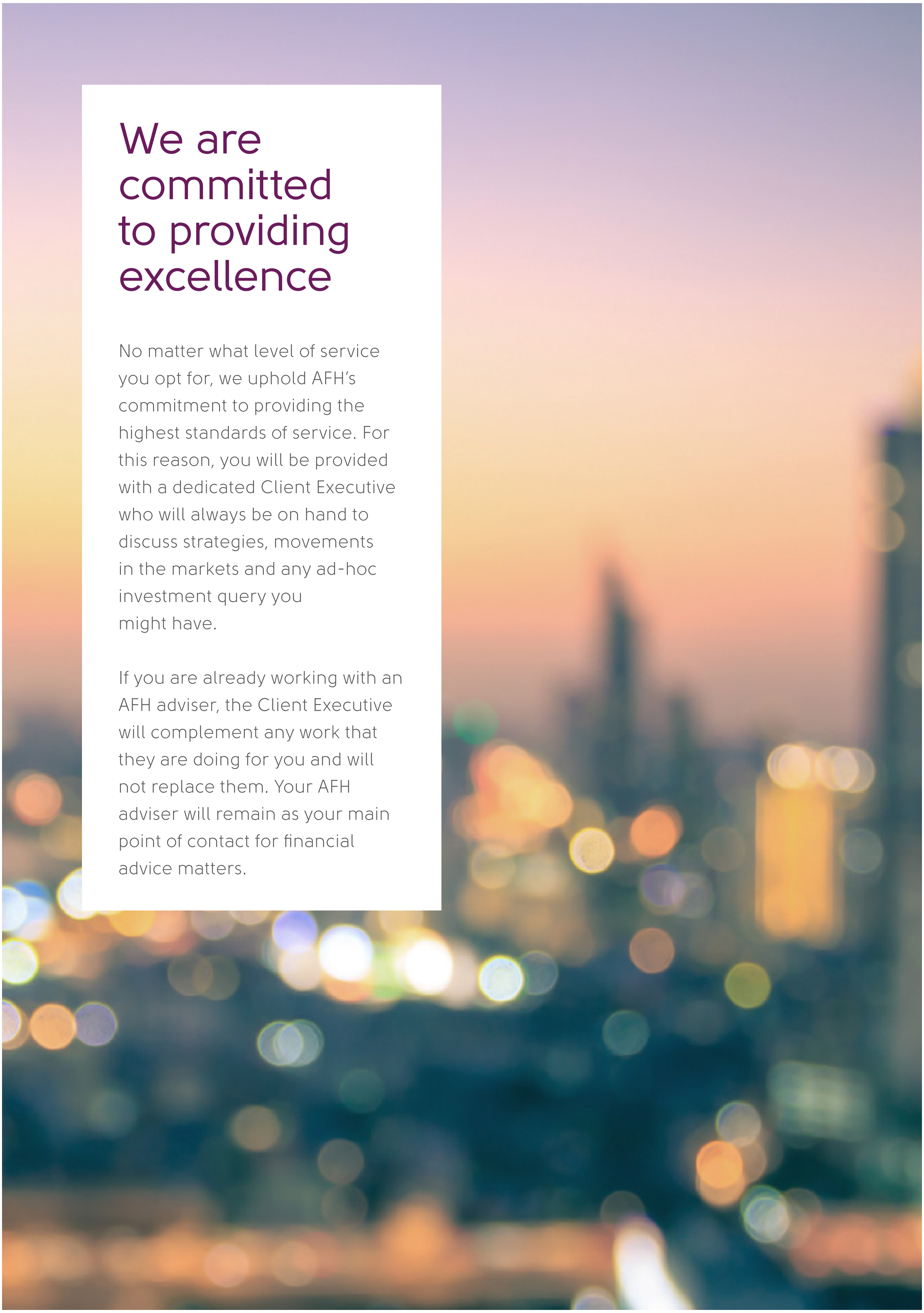
As part of our distinctive service, we let you choose how involved you want to be with your investments. We understand that some clients may be experienced investors seeking one-off guidance or support, while others may prefer a simple order execution facility.

As such, you can opt for one of the following service levels:

- Self-managed – this allows you to shape and control your own investment portfolio without assistance
- Advised – with this service, you'll receive personalised advice and guidance on specific securities
- Managed – by opting for this service, you delegate all decisions and portfolio management to our investment professionals, providing you with peace of mind.

The ability to decide how involved you are in the decision-making process allows you to be more hands-on if your needs are complex. This could be, for example, if you're using your investments for Capital Gains management or Inheritance Tax relief.





We are committed to providing excellence

No matter what level of service you opt for, we uphold AFH's commitment to providing the highest standards of service. For this reason, you will be provided with a dedicated Client Executive who will always be on hand to discuss strategies, movements in the markets and any ad-hoc investment query you might have.

If you are already working with an AFH adviser, the Client Executive will complement any work that they are doing for you and will not replace them. Your AFH adviser will remain as your main point of contact for financial advice matters.

Our bespoke service stands out from the crowd

With so many options available, choosing a wealth management adviser can be daunting. The good news is that AFH Private Wealth can help, thanks to its distinctive service and the way in which we work.

Our uniquely integrated service allows us to enhance existing financial planning solutions by offering you the choice of:

- a direct investment management strategy
- the development of a tailored alternative approach
- targeted advice on specific topics.

Whether it is through the seamless integration of direct investment management, or focused guidance on particular investment strategies, clients benefit from our expertise in managing investments to optimise your financial outcome.

As your personal AFH Client Executive will always be by your side, they will provide tailored advice that support your financial goals and implement solutions across the entire marketplace. This in turn will provide you with ultimate control as well as peace of mind.

Read on to discover which of our investment services is best suited to you.

1. Discretionary Portfolio Management Service

This service means we do all the work on your behalf. It delegates all decision-making responsibilities to your dedicated Client Executive, who manages your portfolio to meet agreed objectives within agreed risk tolerance.

Your Client Executive continuously monitors your portfolio's composition to help ensure the continued suitability of investments and to avoid any delays in the purchase or sale of holdings. Our comprehensive reporting processes make sure you're always informed of transactions.

We control the level of risk in the Discretionary Portfolio by:

- regularly monitoring the portfolio's exposure to equities and diversifiers
- limiting the portfolio's exposure to individual asset classes and holdings
- building tactical diversification within the portfolio to reduce risk.

While clients are welcome to discuss their portfolio or holdings at any time, please note that we cannot accept 'execution only' instructions with this service.

2. Advisory Dealing

With this service, you retain control over your investment decisions, but benefit from our stock-specific advice. This means you gain from the expert opinion and recommendations provided by your Client Executive, who always considers your attitude to risk and investment objectives.

This service is ideal for those who want expert advice while retaining responsibility for managing and maintaining their own portfolio. You maintain control over your portfolio's content, its composition and the timing of any trades. This means you are responsible for:

- monitoring your investments
- providing clear instructions to AFH Private Wealth.

That said, your Client Executive is always available to provide one-off advice and guidance upon request, whether it pertains to a specific stock, geographical region or sector. Please note that your executive does not manage Advisory Dealing accounts, nor do they risk-rate the overall portfolio against any risk measure or asset allocation matrix.

Risk is assessed at the stock level only, and stock-specific advice is provided if appropriate and aligned with your agreed risk level.

Portfolio monitoring remains your responsibility, and Client Executives will not make recommendations without your request. AFH Private Wealth does not monitor your holdings or make rebalancing suggestions with this service. You can opt for 'execution only' instructions, without advice, within this offering.

3. Execution only

If you want to take complete control of your investments and have a clear strategy regarding the stocks you plan to buy and sell, and when you intend to do it, this service is for you. It provides a safe custody account and an order execution facility, which allows you to take full responsibility for managing your investments.

You transact through your Client Executive and make your own investment decisions based on the information they provide. Once you instruct us, we will execute the trades on your behalf. The service's key features are:

- your portfolios are not monitored
- no advice, guidance, or recommendations are provided
- you maintain full control over your investment decisions.

We can help ensure your investments are tax-efficient

While AFH is not authorised to provide tax advice, our Client Executives can guide you through current tax rules. We understand that tax and investments often go hand in hand, which is why our Client Executives remain up to date on the relevant tax regulations and annual allowances. Here are some of the taxes we may consider when providing advice:

Inheritance Tax

Our dedicated Inheritance Tax service aims to mitigate potential tax liabilities for estates after death, strictly on a 'best endeavours' basis.

Capital Gains Tax

Trades may be strategically undertaken with personal allowances and Capital Gains Tax in mind. Client Executives may trade in the assumption that all of your personal allowances are available to you, although they may not use them.

Tax considerations must be agreed with your Client Executive beforehand, with the understanding that tax alone should not impede the advice being given.

Income Tax

No consideration will be given to your Income Tax status under this service, although your Client Executive may influence stock selection according to specific income requirements.

Individual Savings Account (ISA)

AFH Private Wealth offers ISA wrappers (via Pershing), and your Client Executive may use your allowance during any tax year with your consent.

You should consult a suitably qualified taxation professional before undertaking any course of action related to tax.

It remains your responsibility to inform AFH Private Wealth of all matters, including tax status, throughout the term of investment. If you do not use your allowances in full, you may miss potentially valuable tax benefits.

Probate and Estate services – relieve the burden of estate administration

Probate is the legal authority to administer a deceased person's estate, something that's often seen as the domain of solicitors or legal firms. While we recommend the use of a specialist legal provider for the execution of these services, we suggest you use professionals like AFH Private Wealth when dealing with an estate that includes investments, as it may present unique challenges.

These could include:

- holdings that may have been subject to corporate actions, takeovers or reorganisation
- the inclusion of various documents, such as old bearer bond certificates, old share certificates and information about capitalisation
- confirming the shareholdings contained within the investment and obtaining accurate valuations
- administering the holdings once all information has been established and clarified.

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Our support

Your Client Executive can work closely with legal practitioners to provide a potent combination of legal and wealth management support. This collaboration helps relieve the burden of administering an estate during difficult and traumatic times.

Get in touch

AFH Private Wealth can help investors achieve a specific investment objective or simply expose their portfolios to greater growth or income potential, thanks to the services and expertise we offer. If you are comfortable placing money into the stock market or are a Financial Adviser with a client that you feel could benefit from our services, please contact us on:

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