

Hopefully you've read through the literature and now have some questions. Here are the key facts about your new iGuard account. Your Planner will be able to answer any other questions you may have.

Key Features



Q. Why is my Financial Planner using iGuard?

A. ●●●● Your Financial Planner's most important responsibility is to help you understand your financial position and plan for your future. Your Planner has determined that you require a bespoke investment portfolio and tailored financial plan, and that iGuard is the best fit for your investment needs.

Q. What is iGuard?

A. ●●●● iGuard helps your Planner create a holistic plan for your future by bringing together all the elements required for a solid financial plan. You and your adviser will select an appropriate investment strategy based on your risk profile and financial goals; Smart Investment Management will provide the expert discretionary management to help keep you in line with your chosen strategy; and Praemium will provide administration and safeguard the custody of your assets.

Who owns iGuard?

A. ●●●● iGuard is the investment management solution provided by Guardian Wealth Management (Guardian).

Q. Why was iGuard established?

A. ●●●● iGuard was established to provide an investment solution that provided transparency, cost effectiveness, safe custody, the ability to use multiple wrappers and products, and, most importantly, access to investments that best suit the needs of professionals living abroad. iGuard has been designed specifically to meet these important specifications.

Q. Who is Praemium?

A. ●●●● Established in Australia in 2001, today leading financial advisors, stockbrokers, institutions, accountants and SMSF administrators manage or administer over \$80 billion in worldwide funds across 300,000 accounts using Praemium's services. Praemium has offices in London, Jersey, Australia, Hong Kong and Shenzhen, and are listed on the Australian Stock Exchange (ASX:PPS).

Q. Who is Smart Investment Management?

A. ●●●● Smart Investment Management (SIM) was established by Praemium to develop and manage a range of innovative, competitively priced discretionary solutions. The investment team responsible for the day to day management of iGuard's portfolios has over 40 years experience in the investment management market and a proven track record in designing and managing discretionary portfolios. Smart Investment Management is a wholly owned subsidiary of SMARTfund Administration Limited which is authorised and regulated by the Financial Conduct Authority (FCA) and is the entity providing the discretionary management services for the iGuard Portfolios. The ultimate holding company of SMARTfund administration is Praemium Limited.

Q. What do I get once invested?

A. ●●●● You will get a financial plan that is being reviewed on an ongoing basis by your Financial planner, investments that are being expertly managed in line with your chosen strategy, and the ability to securely view all underlying holdings in your portfolio online, 24/7. You will be given access to detailed reports and consolidated income and capital gains statements to simplify tax returns preparation. And as an extra bonus, we will provide you with an iGuard membership card that gives you exclusive discounts to products and services you can really use.





... a new way of thinking



Q. What is 'pooling'?

A. ●●●● Your money is combined, or 'pooled', with other investors' in order to achieve economies of scale. iGuard will be able to purchase bigger, better funds on your behalf at wholesale rates not available to individual investors. So you get all the administration support, service and ongoing advice for the price you would normally pay only for the direct purchase of a fund.

Q. What is a model portfolio?

A. ●●●● A model portfolio is a pre-constructed portfolio of investment funds that meets a specific risk profile and has a specific mandate (i.e. growth, income, capital protection). You will be invested in the model portfolio most appropriate for your situation, and that portfolio will be constantly monitored by experts for performance and volatility. By investing via a model portfolio you get access to professional investment management for a fraction of the cost.

Q. Can I access my money?

A. ●●●● Of course. Although you will get the best results from your iGuard account if you invest over the medium to long term, we understand that circumstances sometimes change and you may need immediate access to some of your funds. With iGuard you can always view your daily valuations and can withdraw cash without penalty.

* If you are holding a wrapper within your iGuard account you should read their Terms and Conditions as they may have limitations on the amount you can withdraw at one time.

Q. Who holds my money?

A. ●●●● Your money is held securely in custody by Praemium International. Cash deposits are held by HSBC Bank Plc. Your money is kept separate at all times from Praemium's own accounts so that if anything were to happen to Praemium your money is protected.

Q. How do I know my money is safe?

A. ●●●● All client accounts are established with statutory trust status in accordance with Jersey Financial Services Commission (JFSC) Client Money Rules. The Commission's key purpose is to maintain Jersey's position as an international finance centre with high regulatory standards by:

- Reducing risk to the public of financial loss due to dishonesty, incompetence, malpractice or the financial unsoundness of financial service providers.
- Countering financial crime both in Jersey and elsewhere.

How much does it cost?

Q. A. ●●●● Your iGuard solution costs 1% per annum based on the value of your investment and this includes your initial and ongoing Planner fees in line with your Service Level Agreement, psychographic risk profiling, administration and custody of your portfolio and access to Praemium's online investment technology and client portals.

Should you invest in the iGuard range of Discretionary Model Portfolios, the annual management charges of these can be found on the relevant inserts, but range from 0.75% to 0.9%. Full details of the charges of each of the iGuard portfolios can be found on the iGuard Model Portfolio Charges Schedule which can be provided by your Adviser.

There is a £60 (currency equivalent) per annum Administration charge for Praemium to look after your non-model investments. Depending on the Model Portfolio you choose there will also be underlying trading costs, however the total for these is spread across the number of clients in that portfolio and are currently capped at £12.50 (currency equivalent) per trade.

Q. A. ●●●● Is there a minimum investment amount?

In order to open your iGuard account you will need to invest a minimum of £100,000.00 (or currency equivalent).

Q. A. ●●●● What currencies are available?

Although you can invest in virtually any currency, your valuations and model portfolios are only available in GBP, USD and Euro.

For further information on how your investment manager will manage your portfolio you should refer to the Investment Manager Terms and Conditions. To understand how Praemium will administer and safeguard your investments you should refer to the Custody & Execution Terms and conditions. Your Adviser will provide you with a copy of both of these documents.