

Benefits of combining PIMS and Ardan

There are many clients who require the benefits both of an offshore bond and of an online wealth platform. Here are some of the reasons why it makes sense to combine them:

Benefits of the Ardan Wealth Platform

- Custody costs for all assets incorporated in the annual Ardan Charge
- Ability to split different types of assets in one account i.e. part DFM, part financial adviser Model Portfolio, part individual portfolio
- Dealing costs start at just £5 for a Model/DFM fund trade
- 11 currency accounts to move cash freely across the platform
- Fund trail on thousands of retail funds (potentially allowing the financial adviser to reduce annual Investment Adviser Fees). Typically a retail fund available via our research tool pays 0.5% trail p.a.

Benefits of the RL360 PIMS Bond

- Access to RL360's range of free trusts
- Taxation benefits for returning expats
- Allows the client to spread their initial financial adviser fee over their chosen PIMS charging period
- The client's RL360 PIMS valuation statement will pull through all assets and transactions held on the platform

Investment options

- The platform offers the ability to achieve a 'split custody' type investment proposition, allowing part investment into a choice of DFM models, funds, stocks, ETFs and structured notes all at the same time.
- All assets are held in the custody of Ardan Nominees allowing assets to be traded online and DFM Models to be purchased and sold easily.

Provider	Strategy name	Ardan MPS code			MPS charge*	Contact
		GBP	USD	EUR		
	Cautious Balanced Portfolio	BM-143	BM-173	–	0.35%	W www.brooksmacdonald.com E advisersolutions@brooksmacdonald.com T +44 (0)1534 715 555
	Balanced Portfolio	BM-144	BM-174	–		
	Growth Portfolio	BM-145	BM-175	–		
	Defensive Portfolio	OC-129	–	–	0.55%	W www.optimuscapital.co.uk E info@www.optimuscapital.co.uk T +44 (0)20 7535 1700
	Core Portfolio	OC-131	–	–		
	Growth Portfolio	OC-132	–	–		
	Defensive Portfolio	RD-139	RD-141	RD-140	0.30%	W www.rowan-dartington.co.uk E client.services@rowan-dartington.co.uk T +44 (0)117 933 0000
	Cautious Balanced Portfolio	RD-111	RD-112	RD-119		
	Balanced Portfolio	RD-113	RD-114	RD-117		
	Growth Portfolio	RD-118	RD-116	RD-115		
	Defensive Portfolio	PAM-176	PAM-177	–	0.00%	W www.pacificam.co.uk E info@pacificam.co.uk T +44 (0)20 7225 2250
	Conservative Portfolio	PAM-178	PAM-179	–		
		PAM-184 (TP)**	PAM-185 (TP)**	–		
	Core Portfolio	PAM-180	PAM-181	–		
		PAM-186 (TP)**	PAM-187 (TP)**	–		
	Plus Portfolio	PAM-182	PAM-183	–		
		PAM-188 (TP)**	PAM-189 (TP)**	–		

* Pacific Asset Management do not apply a MPS charge due to using their own internal funds within the strategies. These funds apply an Annual Management Charge which is payable to Pacific Asset Management.

** (TP) - Trail paying model portfolio

Simple process to add the platform into the RL360 bond

One additional form is required to open the Ardan Platform within the bond. All advisor fees are taken from the bond and fund trail is generated and paid from the platform.

RL360 Ardan Appointment Form - your client signs just one form, the RL360 Appointment Form (RL230).

If a Model Portfolio is selected, the 'Model Portfolio Authority Letter' should also be completed.

RL360 will then arrange for the Ardan account to be opened. No additional due diligence, Source of Wealth documentation or application forms are required.

