

A decorative graphic on the left side of the page consists of a large, stylized shape made of many overlapping teardrop or oval shapes. The colors range from light blue to dark blue, creating a gradient effect. The shape is roughly circular but tapers towards the right, resembling a fan or a stylized letter 'C'.

## Our client proposition and fees.

**INVEST IN WHAT COUNTS**

The world of financial advice can be confusing, often by design. In creating our award-winning client service proposition, we set out to demystify the delivery of financial advice. We want to give clients invaluable context to their most important financial decisions and to do so by positioning ourselves firmly on your side, so you can choose to work with Abacus and be confident that you've got the most important decision right.

## Our proposition.

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Many of our clients are either successful executives or owners of growing businesses, and all are either living and working in the UAE or have done so historically. We provide financial planning and investment management services. We act for our clients, helping them to discover and invest in what counts for them. We help them to identify and select the best solutions for their needs.

## Service and fees.

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We have a unique business model in the UAE. We avoid high initial commissions in favour of a modest fee to cover the creation and implementation of the financial plan and a low annual fee to cover the extensive range of services we provide. We have always disclosed our fees prior to working with a client and we focus on delivering value for money.

## How you benefit.

- ✓ AN ADVISER THAT'S ON YOUR SIDE, SUPPORTED BY AN AWARD-WINNING TEAM.
- ✓ FINANCIAL PLANNING TO PROVIDE CONTEXT TO YOUR DECISIONS.
- ✓ A RANGE OF BESPOKE SOLUTIONS DEVELOPED IN PARTNERSHIP WITH INTERNATIONALLY RECOGNISED PRODUCT PROVIDERS.
- ✓ TRANSPARENT FEE STRUCTURE AND NO HIDDEN COSTS.
- ✓ ACCESS TO YOUR FINANCIAL ADVISER THROUGHOUT THE YEAR.
- ✓ REGULAR CONTACT WITH MARKET INSIGHTS, A PROGRAM OF INTERESTING EVENTS AND UPDATES ON THE PERFORMANCE OF YOUR PORTFOLIO.
- ✓ A CORPORATE CULTURE THAT PRIORITISES DOING THE RIGHT THING FOR THE CLIENT ABOVE SHORT-TERM FINANCIAL PERFORMANCE.
- ✓ A FLEXIBLE APPROACH THAT CAN ONLY BE DELIVERED BY A BOUTIQUE FIRM.

# A fully transparent approach.

STEPS	FEATURES	FEES
DISCOVERY	An in-depth session to help identify and prioritise your challenges and objectives, while also collating all relevant personal and financial data.	At our expense
PLANNING	Analysis of your existing arrangements and the development and presentation of a comprehensive financial plan, covering your current and desired future financial position, the proposed strategy and recommendations for (often exclusive) product solutions.	Typically 3% of assets invested*
IMPLEMENTATION	Pre-completed applications and a meeting to work through all the detail. Everything is then processed by our administration team, who stay in regular contact while implementation is completed.	
ONGOING	<p>An annual review of your circumstances and the solutions you have, making sure they continue to be relevant, with suggested amendments as required.</p> <p>Ongoing monitoring of your investment portfolio, essential advisory alerts (so you don't miss anything important), investment bulletins and updates, access to exclusive events, telephone and email support and access to your adviser as and when you need them.</p>	1% pa on assets under management

\*May vary from product to product, but all fees will always be disclosed prior to investment.

# Invest in what counts.

There are many reasons why people choose to spend a period of time living and working in a different country. Whatever your specific reasons, there will be an underlying financial goal that you are looking to achieve while you are here. Our job is to help you identify that goal, by exploring other aspects of your life and helping you prioritise and order your finances in the process. Then we help you utilise efficient products to invest and ultimately achieve your goal.



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