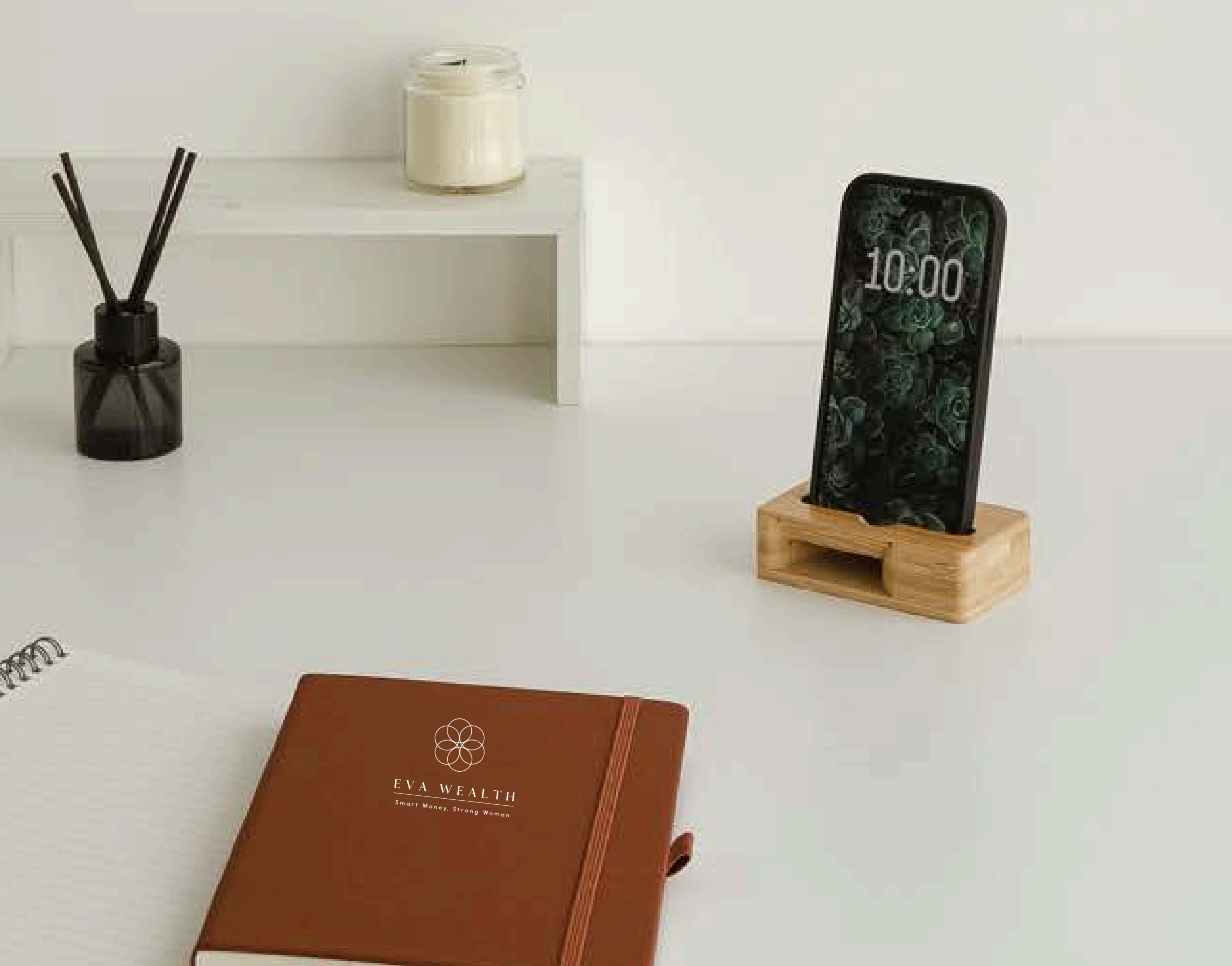


EVA WEALTH

Smart Money, Strong Women

Our Services, Value, and Fees Explained

Choosing to pay for advice is a big decision, and it's not one to take lightly.
But the value of good advice goes far beyond just improving investment performance.
Many of our clients tell us that while the numbers matter—like lower investment charges, tax savings, and stronger financial growth—it's the peace of mind they truly treasure.
Knowing they have a trusted partner by their side makes all the difference.

We specialise in building and managing women's wealth, offering clear and tailored financial strategies to help you reach your goals. We see financial planning as creating a personalised roadmap for your journey, helping you navigate life's twists and turns more smoothly. Below is what else you can expect.

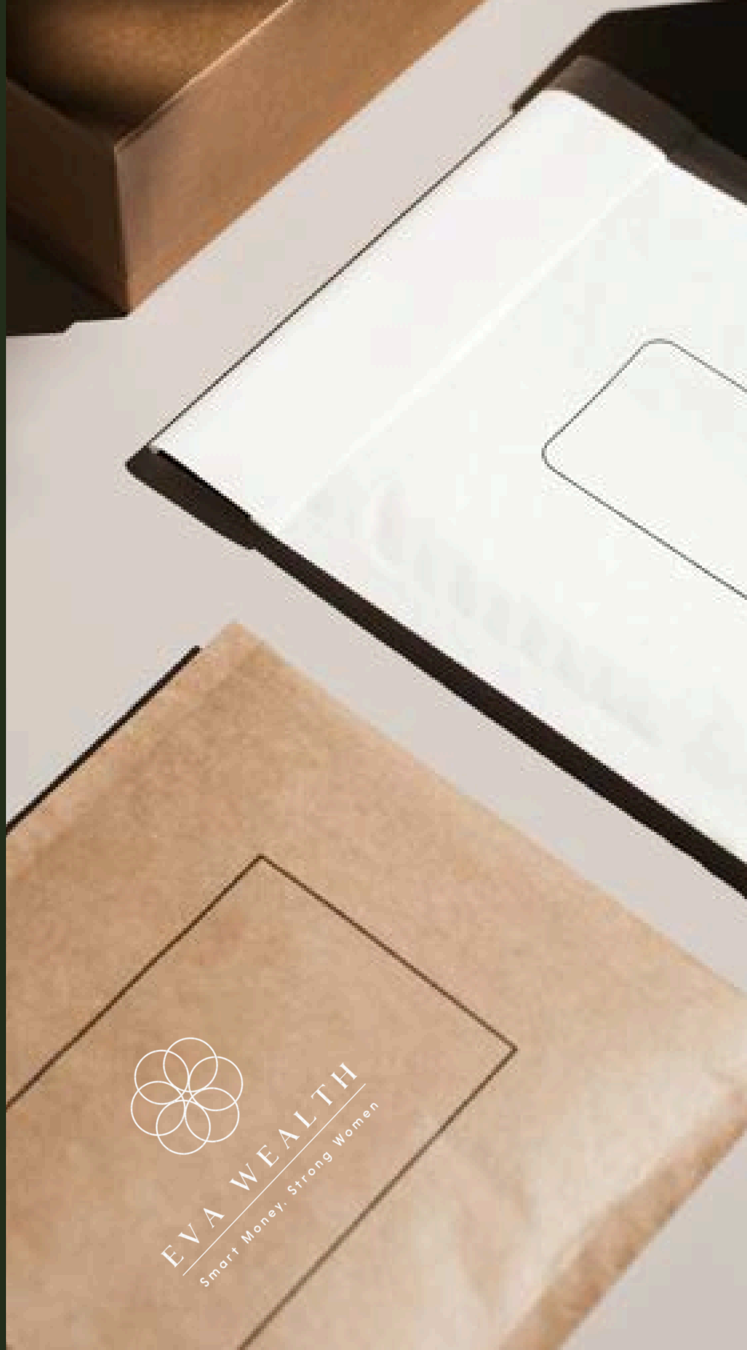
A personalised financial strategy to help you organise your finances, prioritise your goals, and create an action plan to grow and maximise your assets.

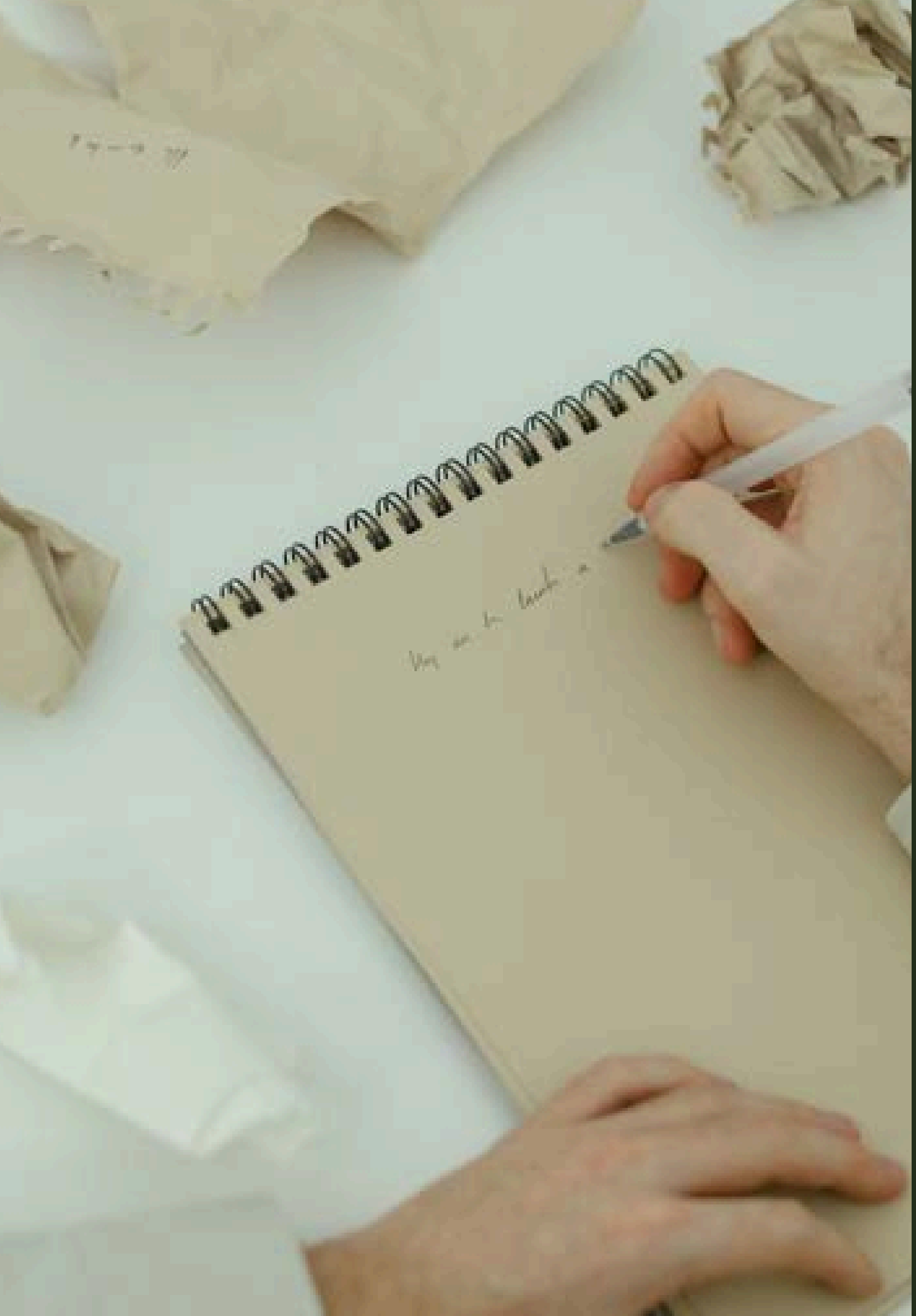
Continuously identifying opportunities to enhance your finances while guiding and supporting the implementation of your plan. We can also work with tax specialists or accountants to ensure a holistic approach to managing your wealth.

Access to Eva Wealth's Wealth Platform for a complete view of your finances, along with ongoing communication through reviews and between meetings for peace of mind.

You'll have access to useful and practical blogs, webinars and other resources, where you'll find guides on a wide range of subjects, including investing and long-term care.

Cash flow, investment, and net worth reports that help you understand where you stand, in a language you understand.





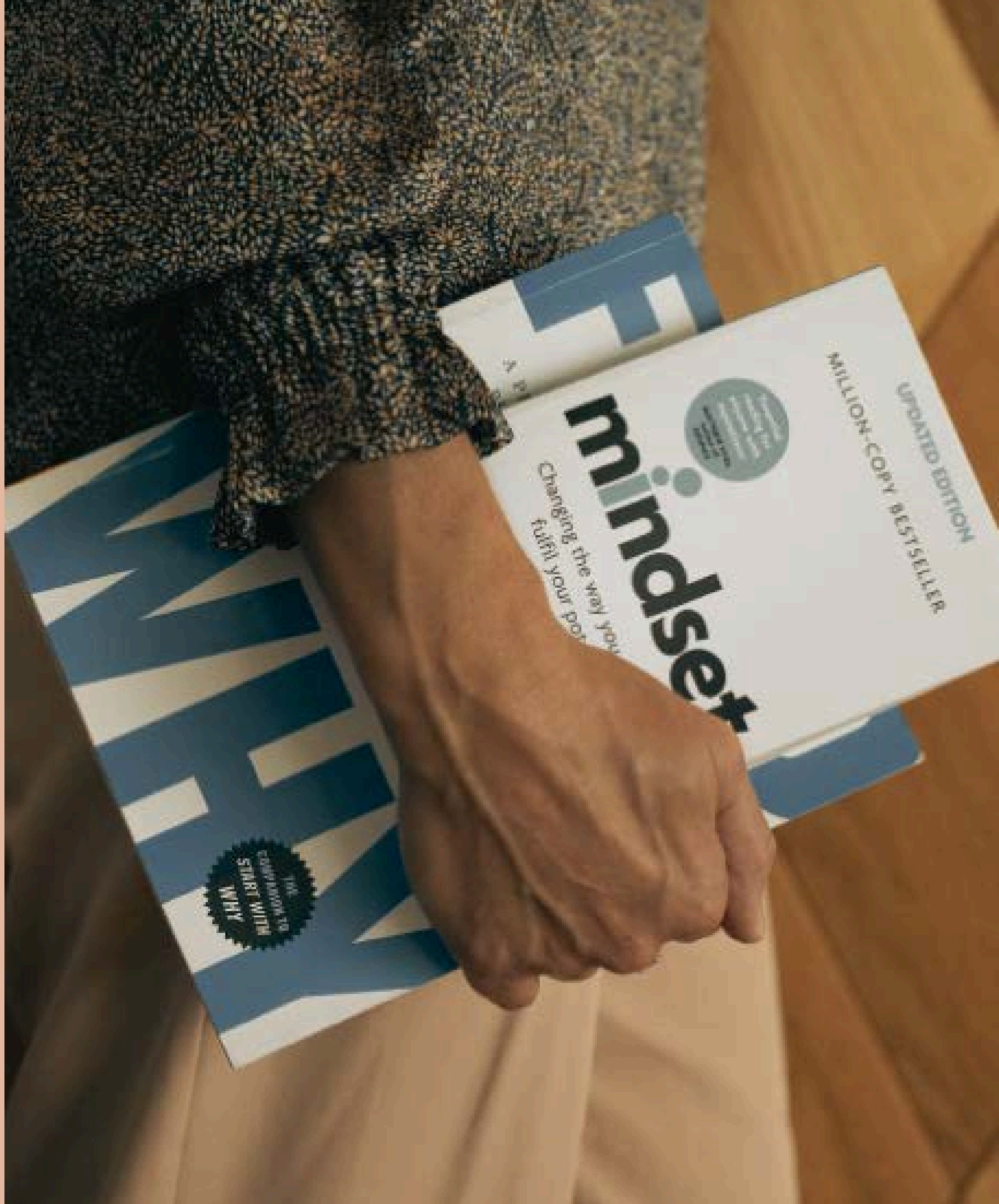
What we do

Whether your path is clear or uncertain, we provide expert guidance to ensure you stay on track. By partnering with you, we offer ongoing support, adapting your plan as needed to ensure long-term success.

- Investments and Portfolio Management
- Retirement Planning and Pensions
- Inheritance Tax and Estate Planning
- Tax Efficiency
- Pension Withdrawal Management
- Life Insurance and Financial Protection
- Income Generation
- Long-Term Care
- Mortgages

Our Fees

"Above everything ..we are committed to only working with you if we feel that we can add value to you."



How our fees work

Once we have had our complimentary consultation at our cost, our fees are then broken down into 3 clear stages. There is no tie in period to our ongoing service and we will always advise you if we feel that our service is not value for your situation.
Once you have confirmed you would like to work with us, the 3 stages to our fees are:

1 Initial Client Fee

We will meet with you, gather the hard financial data, explore your goals and objectives, research and provide you with your starting financial plan and recommendations. There is a fixed fee of £1,000 for an individual (or £1,500 for a couple) for this and no obligation to proceed beyond this stage.

2 Implementation Fee

We will offer to put in place any financial policies i.e. pensions and investments etc. that we have recommended. If you choose this route, our fee for this is 1% of the value of the plan up to £1m, tiered thereafter.

3 Ongoing Service

With this option, we'll actively manage your portfolios on an ongoing basis. This includes providing continuous advice on top-ups, withdrawals, strategy adjustments, and tax management. We'll also meet with you regularly to update and revise your financial plan as your needs and goals evolve over time.

Each year, we look forward to sitting down with you to review any changes in your circumstances, reassess your goals, and evaluate how your investments are performing in line with your expectations. While we schedule at least one annual meeting, you're not limited to just that. We're here for you throughout the year, whenever you need us (within fair and reasonable usage). We see our relationship as a long-term partnership, and our goal is to support you whenever you require our assistance.

Our annual service fee matches our initial implementation fee—1% on amounts up to £1 million, with a tiered structure for higher amounts.

Rest assured, we won't begin any work until we've agreed on everything in writing—no hidden costs, no surprises.

Example:

*Please note, the below is an example only. For full details of our fees please see our Service & Fee Charter. We will never begin any work with you until we have have agreed with you in writing prior, and there are no hidden costs or surprises along the way. There is no tie in period to our ongoing service and we will always advise you if we feel that our service is not value for your situation.

To help provide you with an example of what it may cost for Eva Wealth to provide you with an ongoing service, the following table uses an assumed investment portfolio of £350,000, based on one person, and a potential portfolio solution.

Investment of £350,000		
Platform Fee	0.15%	£525
Portfolio Cost	0.26%	£910
Discretionary Fund Manager Cost	0.09%	£315
Eva Wealth Fee	1.0%	£3,500
Total Annual Cost	1.5%	£5,250

Note

We regularly review not only our fees, but the fees of the providers and portfolios that we recommend to ensure that we deliver value for you. As a comparison, it is not unusual for a multi manager fund with no Financial advice to cost over 1.5% per annum.

By way of a comparison, the opposite multi manager funds are shown with their annual charges, which do not include any adviser fees or any platform fees for accessing them: Jupiter Merlin Growth Portfolio 2.45% pa, 7IM Moderately Adventurous 1.90%, HL Multi Manager Balanced Managed fund 1.29%. Please note that these charges can change and are as published on www.trustnet.com as at 15.5.23. Other funds will carry higher or lower fees.

Do you want to....

Achieve peace of mind and simplify your financial life?

Knowing your finances are in sync with your personal goals, values, and priorities.

Find confidence in your financial plan that is as individual as you?

We'll save you time and energy as we guide your financial decisions and manage your investments effectively.

Feel understood and supported?

Eva Wealth is designed for women by women, offering empathetic, attentive, and caring support that truly understands your needs.

Like to Work with Us?

You've already taken the first step! If you like what you see and how we work, or if you simply have something you'd like to chat through, get in touch for a complimentary 30-minute consultation. We're here to help you take the next step on your financial journey.

book a complimentary chat at hello@evawealth.co.uk
or call us on 01935 315611

EVA WEALTH

Smart Money, Strong Women

Disclaimer

Please note:

The value of your investment can go down as well as up and you may not get back the full amount you invested. Past performance is not a reliable indicator of future performance.

Eva Wealth is a trading style of Clarus Wealth Ltd, an appointed representative of Best Practice IFA Group Ltd which is authorised and regulated by the Financial Conduct Authority. Clarus Wealth Ltd is entered on the Financial Services Register (https://register.fca.org.uk/s/) under reference 581586.

This guide is for general information only and does not constitute advice.

Contact Information

PHONE NUMBER

01935 315 611

EMAIL ADDRESS

hello@evawealth.co.uk

WEBSITE

www.evawealth.co.uk