

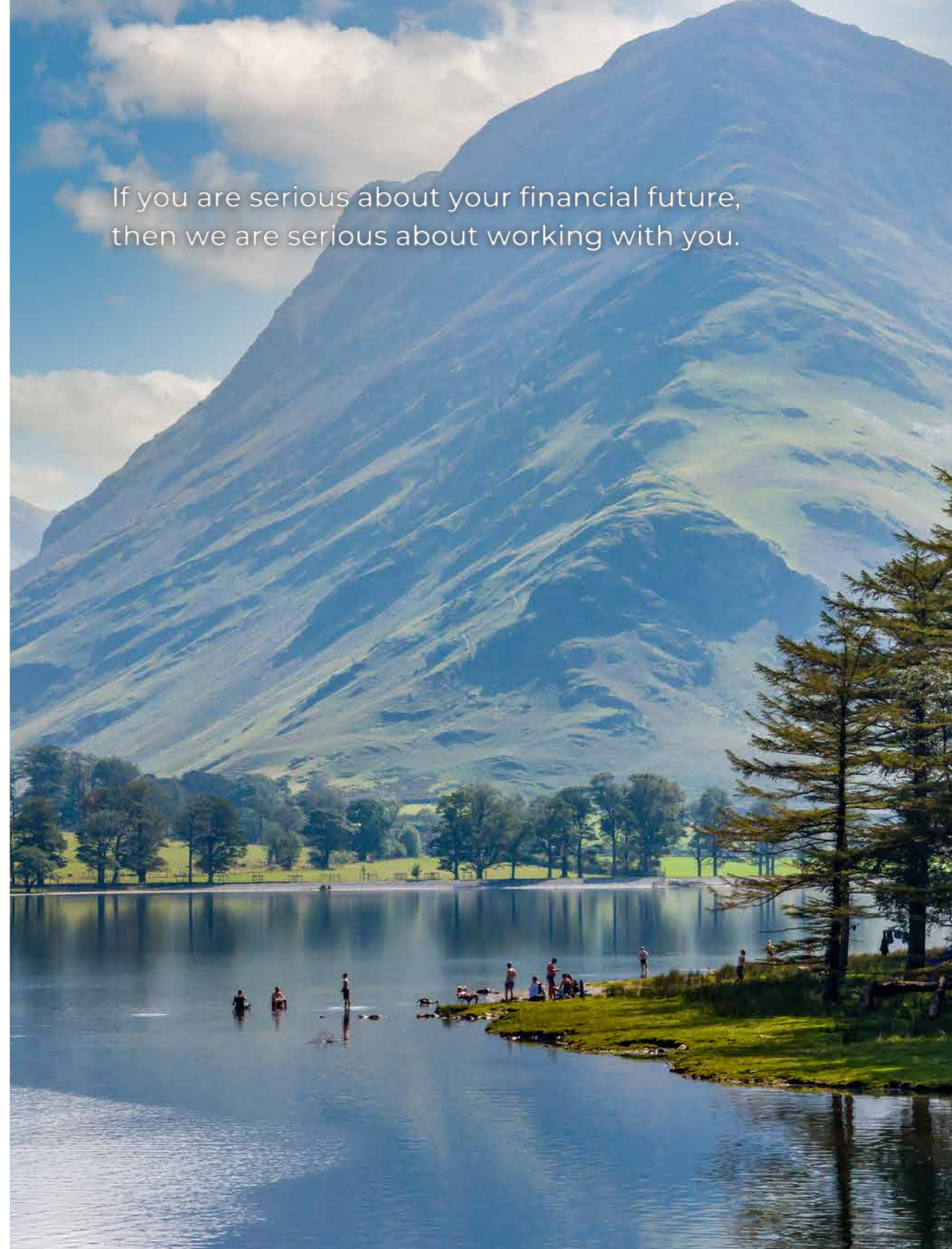


Two10 Investment Services
For a Brighter Future

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If you are serious about your financial future,
then we are serious about working with you.



About us

Who are we?

Two10 Investment Services offers financial planning and in-house model portfolio solutions and is directly regulated by the Financial Conduct Authority. It was established and developed by the highly experienced management team of Raymond James Investment Services in Longridge to give clients access to high-quality financial solutions tailored to their particular life stage.

Who are you?

You could be a young professional just starting on your financial journey, a mid-lifer whose wealth is distributed across a range of investments or employer pension schemes, or someone older who wants to protect their wealth in retirement and provide an income from it. Having a personalised financial plan can bring you closer to the future you see for yourself and prepare for any unexpected challenges. Our purpose is to help more and more people experience financial peace of mind and clarity.

Generally, the earlier you begin saving, the better, but it's never too late to start. We'll help you learn to love your finances. After all, it's your money, your future, and it's in your hands.

How can we help?

You could be a young professional just starting on your financial journey, a mid-lifer whose wealth is distributed across a range of investments or employer pension schemes, or someone older who wants to protect their wealth in retirement and provide an income from it. Having a personalised financial plan can bring you closer to the future you see for yourself and prepare for any unexpected challenges. Our purpose is to help more and more people experience financial peace of mind and clarity. Generally, the earlier you begin saving, the better, but it's never too late to start. We'll help you learn to love your finances. After all, it's your money, your future, and it's in your hands.

Building your financial plan

The most important step of any financial plan is to understand where you want to get to and how you can get there. Once the plan is built, it is incredibly important to keep reviewing progress, to make sure that you are still on track to reach your objectives and to ensure that those objectives are still relevant to you.

Six key elements to a financial plan:

1. Define your goals - What do you want from life? Where are you heading
2. Know your numbers - Assess your current financial position.
3. Check your resources - Do you have enough savings, pensions, and investments? What risks should be managed?
4. Create a plan - Build a strategy tailored to your goals.
5. Take action - Implement your financial plan.
6. Review and adapt - Keep your plan aligned with your evolving goals.

Tax planning

Taxes are part of life but we don't want you to have to pay any more tax than is necessary. We will work to achieve your plans and in doing so, maximise the benefits of the many tax allowances available to you.

Protection

What would happen if you were to have a life-changing illness, or worse? We can help put in place a solution to give you peace of mind that in unexpected circumstances you can still provide for yourself, your family and your business.

Investing your money

“Our clients are at the heart of what we do. Our success and resilience are built on our ability to understand our clients’ needs. This allows us to manage portfolios that will help them meet their financial goals and build future prosperity”.

Wayne Hayhurst, Founder



We manage dynamic portfolios across diverse asset classes, blending growth and income funds with ‘anti-fragile’ assets to balance risk. Our approach isn’t tied to one firm or region—we tap into top global investment expertise to maximise flexibility and effectiveness.

Our in-house investment team leverages leading research, using quantitative and qualitative analysis to make informed decisions. Rather than predicting market shifts, we prepare for multiple outcomes, ensuring resilience in an evolving landscape.

The Cost and Value of Our Services

In simple terms, there are two types of costs and charges when investing your money, direct charges and indirect costs. These make up the total cost of our advice and investing in one of our in-house managed model portfolios.

Direct charges are what you pay to Two10 and what you pay to the platform (AJ Bell) we manage your model portfolio on. Indirect costs are incurred in the process of managing your portfolio. We will only incur costs where we believe the benefit outweighs the cost. We are completely focused on delivering value.

“We believe the most important factor in portfolio management is risk-adjusted performance net of costs and charges, not simply choosing the cheapest funds. The key is always in the cost-benefit analysis.”

Paul Gavaghan, CIO



Budgeting for Your Portfolio

- One-off implementation charge: 1.5%
- Ongoing charges: 1.35% (GIA/ISA) or 1.4% (RIA) per annum of your portfolio’s value. These cover ongoing advice, investment management, custody, platform, and trading. Fees are tiered above £100,000 - see Appendix 1 for details.
- Indirect costs: Typically 1-1.5% per annum, varying based on investment choices (also referred to as OCF+).

We are transparent about everything clients pay, including direct charges and indirect charges. You’ll receive a clear cost and charges statement outlining what has been paid. As market conditions change, indirect costs may fluctuate, but Two10 does not profit from them - we only incur costs when they are in the best interest of our clients.

For a full explanation of charges, see Appendix 1.



Are we right for you?

If you would like our in-house, experienced investment team to use an extensive range of funds, managed by specialists in their fields to try and make you the best returns, then we believe our model portfolios offer very good value. The extent of the regions of the world and asset classes we consider takes a lot of research and often the funds that we believe are best positioned may cost more than alternatives. Therefore, if the most important factor for you is keeping the overall cost of your portfolio as low as possible, then our model portfolios aren't for you. Likewise, it is cheaper to 'go it alone' but if you see the benefit of our advice team aiding you every step of the way of your financial future then we are keen to deliver you value.

Next Steps

If you are serious about your financial future and feel we can work together to achieve your goals, please contact the Two10 team for a no-obligation discussion. Our coffee is great and a warm welcome is assured!

Please call us on [01772 970470](tel:01772970470) or visit www.two10investmentservices.co.uk

'Investments can go down as well as up, you may not get back the original capital invested.'

Appendix 1 - The Costs in Depth

Implementation Charge – 1.5%

Before we start working with clients, our aim is to help you discover what you really want from life, as well as defining clear life goals and devising a plan to achieve these. This starts with fact-finding and building up your investment profile. We will work with you to create a financial plan to help you meet your life goals and make sure everything is set up tax efficiently. Our initial advice will include a meeting to discuss our recommendations and Suitability Report setting out our advice and recommendations. There is no cost for this initial advice. If you as the client decide you would like to move things forward, we will then implement the recommendations made for which we charge the agreed fee.

Ongoing Advice Charge - 0.75% per annum

If Two10 Investment Services also provides you with our Investment Management Service, the Ongoing Services charge on assets managed in the Two10 model portfolios is tiered as per the table below:

Portfolio Value	Annual Charge
Up to £100,000	0.75% per annum
£100,000 - £250,000	0.6% per annum
£250,000 - £500,000	0.45% per annum
£500,000 - £1,000,000	0.3% per annum
Over £1,000,000	0.15% per annum

These fees are calculated in accordance with each tier. For example, for a portfolio with a value of £1,000,000, the fee is calculated as 0.75% for the first £100,000, 0.6% for £100,000 to £250,000, 0.45% for £250,000 to £500,000, 0.3% for £500,000 to £1,000,000, and 0.15% for the remaining balance. This is the cost for us to guide you through your financial life. It includes:

- Ongoing financial planning advice, including in some cases cashflow planning
- Reviewing your investment performance
- Re-assessing your goals, making sure we are on track to meet them
- Full face-to-face review once per year
- Unlimited access to our advice team during office opening times

Investment Management Charge - 0.4% per annum

We manage your model portfolio dependent on the investment profile agreed with your adviser. This fee includes the following:

- Industry-leading investment research, from fund level to macro-economic
- Investment Committee with over 70 years of portfolio management experience
- Constant monitoring of your model portfolio by our in-house analyst team
- Highly actively managed portfolio constantly positioned for an ever-changing world
- Access to the investment management team

Appendix 1 - The Costs in Depth

Platform and trading charge - 0.2% (GIA/ISA), 0.25% (RIA/SIPP) per annum

We manage our model portfolios through the multi award winning AJ Bell platform. We believe that the platform offers the best combination of quality and value to accommodate management of our portfolios. The platform has > £70bn assets under administration. Your charge includes:

- All trades at no extra cost
- Custody of your assets
- Administration of accounts
- Valuations
- Tax reporting
- Online access and mobile app

All ongoing charges are deducted from accounts on a monthly basis.

Indirect Costs

When it comes to investing, there are further costs to the underlying investments within the model portfolios. When choosing underlying funds, we undertake a cost/benefit analysis to make sure that we are confident that they offer value for our clients. Two10 does not make money from the underlying funds, our interests are completely aligned in trying to get the best returns for clients whilst taking the appropriate risk.

Third-party fund manager costs are measured predominantly in three different ways and are not consistent across the industry. The first of these is the Annual Management Charge (AMC). This is what the fund management company charges you, as specialists in their field, to manage their fund. The second is the Ongoing Charges Figure (OCF). This includes the AMC and includes internal costs they incur such as fund accounting, currency hedging and regulator charges.

Funds also incur costs such as stamp duty, transaction costs, currency costs, bid/offer spreads. In some cases they may also charge a performance fee if the fund does particularly well. These are added to give the OCF+ figure. All these costs are deducted from the fund value and performance is judged net of costs and charges.

Making Comparisons

Comparisons will always be made on a like for like basis so if a provider displays their costs as OCF, we will compare with the OCF of our portfolios, likewise if we are comparing with AMC, we will use that figure to make sure we are comparing 'apples with apples, not pears'.



Contact Us

Investing is about more than money - it's about unlocking your ideal future. Partnering with a Two10 advisor can help you get there. Establish a strong financial foundation and plan for your future, today.

If you're ready to know where life can take you, tell us a bit more about yourself by filling in your details below. We'll match you with the right member of our team who'll get in touch to find out more about you and your goals, and how we might be able to help you.

We're Here to Help

☎ 01772 970470

🌐 two10investmentservices.co.uk

✉ info@two10investmentservices.co.uk



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