



PLATFORMS

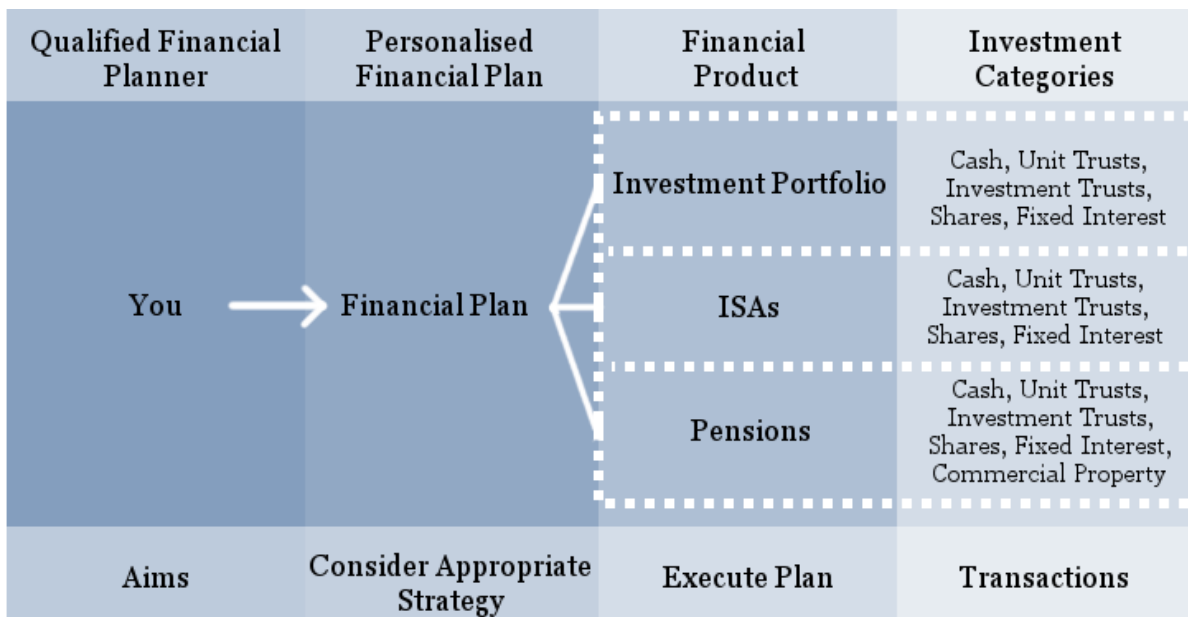
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Introduction

Wrap Platforms, Wrap Accounts and Wraps provide clients with a secure electronic means of holding their savings. These may include pensions, ISAs and other “general” investments. Wraps give clients online access to all their savings; at the press of a button clients can check their valuations. The platforms we recommend are recognised and approved by both the FCA and HMRC.

What is included?

Wraps cater for almost all investments and pensions and, in future, probably mortgages as well. The diagram below shows more:



How do Wraps work?

Wraps make use of modern technology, using secure internet systems to streamline investment transactions, administration and service.

What are the benefits?

Wraps have revolutionised financial planning because of the range of benefits that they offer private clients and their professional investment advisers. Wrap benefits include the following:-

- A wide range of investment options.
- A wide range of tax planning wrappers.
- Single fee structure removing commission bias.
- Investment online valuations.
- Access to institutional investment funds – this can halve the cost of investing.
- Very low transaction costs enabling investment decisions to be made on merit.
- Easy and inexpensive investment switching.
- Single statements removing the need for overflowing filing cabinets.

Are Wraps secure?

Wraps are very secure. Your assets are held on your behalf by a major financial institution. For some aspects of the Wrap you also benefit from protection under the Financial Services Compensation scheme. Your personal data is kept private using firewalls and encryption techniques. Wraps are as secure as any other investment solution.

Which Wrap does Hamilton Financial use?

We use whichever Wrap is most appropriate for our clients' current and anticipated future needs. Typically this will be dependent on the value of your investment portfolio, the tax shelters required and your financial goals. You can follow the link to two of our platform providers, Nucleus www.nucleusfinancial.com and AJ Bell Investcentre www.investcentre.co.uk.