FOR FINANCIAL ADVISERS ONLY

Ardan's New Tiered Pricing Structure Starting Point 0.40%

MORE COMPETITIVE. MORE SCALABLE. MORE OPPORTUNITIES.

We've introduced a new tiered pricing structure designed to improve competitiveness, particularly for larger investment cases. Based on detailed market analysis, the new approach brings Ardan more closely in line with the pricing models used by our main competitors and strengthens our proposition across a wider range of portfolio sizes.

KEY BENEFITS FOR YOU

Compelling pricing for larger portfolios

The new accumulation-based tiered structure delivers progressively lower charges as portfolio values increase. This makes Ardan significantly more competitive for higher-value cases and gives you greater confidence when recommending Ardan for larger investments.

Fair and transparent charging

Charges are applied on an accumulation basis, meaning your clients benefit from lower rates on assets held within each successive tier. If a client holds more than one portfolio, the total value across all their portfolios is taken into account when calculating the charge, rather than each portfolio being assessed separately. The fee is then split proportionally across the portfolios, making the structure fair, transparent and easy to explain.

Improved client outcomes as assets grow

As portfolios increase in value, the effective charge rate reduces naturally through the tiered structure. This gives you a clear and compelling way to demonstrate value for larger investments and long-term asset growth.

HOW THE TIERED STRUCTURE WORKS

The new charging structure applies progressively lower rates across a series of asset bands:

PORTFOLIO VALUE BAND	ANNUAL CHARGE
First £250,000	0.40%
Next £250,000	0.35%
Next £500,000	0.25%
Next £1 million	0.20%
Next £3 million	0.15%
Over £5 million	0.10%

Where a client holds multiple portfolios, the relevant tiered charge is calculated using the combined value of all portfolios. The resulting fee is then allocated proportionally across each portfolio.

Example

For a £1.5 million portfolio:

- The first £250k is charged at 0.40%
- The next £250k is charged at 0.35%
- The next £500k is charged at 0.25%
- The final £500k is charged at 0.20%

This produces a lower effective charge than the previous flat-rate approach, helping you demonstrate the benefits of the new structure, particularly to larger investors. Where clients hold several portfolios, the same approach applies to the total combined value, with the fee split proportionally across each portfolio.

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KEY MESSAGES

Your clients are rewarded as their portfolios grow | As assets increase, the effective charge rate falls, helping deliver greater value over time.

Ardan is now even more competitive for larger investment cases | The new structure gives you greater flexibility when discussing larger investments, consolidation opportunities and high-net-worth client scenarios.

The charging structure is transparent and easy to explain | Clients benefit from lower rates on assets that fall into higher tiers, rather than a single rate being applied to the entire portfolio. If they hold several portfolios, the combined value is used to calculate the charge and the fee is split proportionally across those portfolios.

WHY THIS MATTERS

The new pricing structure is an important enhancement to the Ardan proposition. It improves competitiveness where it matters most, helps you position Ardan more effectively for larger portfolios, and provides clients with a clearer link between portfolio growth and lower effective charges. It is also particularly valuable for clients with multiple portfolios, as their total value is recognised when calculating the charge. The result is a stronger, more compelling proposition that supports both your business growth ambitions and your clients' long-term investment goals.

> "It is particularly valuable for clients with multiple portfolios."