

# Ardan

## product summary

### For financial advisers only

This document is intended as a platform summary only and is not designed to encompass all the platform details or terms and conditions.

#### Description

Ardan International is an Isle of Man based International Wealth Management Platform and is part of IFGL (International Financial Group Limited). Ardan International is licensed by the Isle of Man Financial Services Authority.

#### Applicants

Available to individuals, companies or trustees. Individual applicants must be at least 18 years old at the application stage. There is no maximum age.

#### Minimum investment

There is no minimum investment amount.

#### Available assets

The platform offers an open architecture solution for investment management. Providing the opportunity for investors to buy and sell a multitude of different asset types, including funds, equities, ETFs, bonds and structured notes.

#### Investment currencies

Clients can hold any of the following currencies: USD, EUR, GBP, CHF, JPY, SGD, HKD, AUD, AED, CAD, and ZAR.

#### Display currency

The portfolio can be valued in any of the 11 currencies. Clients can switch the base currency of their portfolio to another at any time.

#### Foreign Exchange

No transactional charges are deducted by Ardan International for foreign exchange (FX) transactions. An FX can be completed online between any of the 11 currencies available.

#### Client portfolio account

Multiple portfolios can be held by a client in order to segregate assets such as Retirement Planning, Education Planning or a House Purchase. Each portfolio sub-account can be denominated in any of the 11 currencies.

#### Free Beneficiary Trust

A free trust is available which comes into force on death of an individual, designed to ensure benefits are paid to chosen beneficiaries without the need for probate.

#### Model portfolio

The platform allows an adviser firm to create and monitor its own model portfolios. There is also the ability to outsource the model portfolio design to a third party model manager. The available third party model portfolios can be found in the Managed Portfolio Service section of our website.

#### Account fee

Ardan International charges 0.4% p.a. based on the portfolio value, collected monthly.

#### Dealing costs\*

- Funds and securities £5 or currency equivalent
- Structured Notes £40 or currency equivalent

\* Any additional third party charges will be passed on (this includes Ardan International's appointed stockbroker fees, details of which are available on request).

#### Cash retention

1.5% of the value of the portfolio must be held in the chosen base currency cash account to facilitate the payment of fees.

#### Withdrawals

There are no lock in periods. The client can withdraw at any time. A bank fee of £5 or currency equivalent will apply.

#### Deposit options

Telegraphic Transfer (TT)/Bank transfer or standing order.

#### Trading

Trades can be placed by an authorised financial adviser or an appointed investment manager online.

#### Valuations

24/7 online access to client valuations reports.

#### Online access

Online access is available to clients, financial advisers, trust companies and an investment adviser. New clients can be onboarded online in as little as 30 minutes. The platform has been optimised for Google Chrome.

#### To apply

All literature can be found on our website:  
[www.ardan-international.com/adviser/downloads](http://www.ardan-international.com/adviser/downloads).