



Monitor your investments  
online with our award-winning  
wealth platform





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# Welcome to the Ardan wealth platform

## INVESTING MADE EASY

The Ardan wealth management platform is ideal for international clients, trustees and corporate entities who want to hold all their investments in one secure place.

Rather than trying to track your investments across various institutions, each with their own dealing processes, paperwork and charging structures, you and your adviser can manage them all efficiently, securely and cost-effectively on the Ardan International platform.

And because our platform is designed specifically for internationally based investors like you, you can hold investments in different currencies and access investments from around the world with us.



## PLATFORMS ARE THE FUTURE

Investment platforms are already the number one choice in the UK retail investment market, thanks to a winning combination of cost-effectiveness, transparency and ease of use.

You'll have 24/7 access to up-to-date valuations and your adviser will be able to make trades to your portfolio.

With a single point of access to a wide range of investments and a bird's-eye view of your whole portfolio, it's easy for you and your adviser to review and monitor your position and make better financial decisions.





OUR PLATFORM PUTS YOU AND  
YOUR ADVISER IN CONTROL OF  
YOUR INVESTMENTS.

## Is a wealth platform suitable for me?



### **FLEXIBILITY WITH SECURITY**

At its heart, our platform is a secure online location where all your investments can be held and viewed in one place.

The platform has no exit costs, no lock in periods and lower ongoing fees (and potentially lower custodian and dealing fees) in exchange for a simple annual fee. Our fees are transparent and competitive.

Our platform is secure and uses the latest, cutting-edge technology to increase efficiency and lower the cost of the overall proposition.

Perfect for the internationally mobile investor.

We are listening to our customers and advisers, continually monitoring and developing the platform with a rolling programme of improvements to provide the best experience.

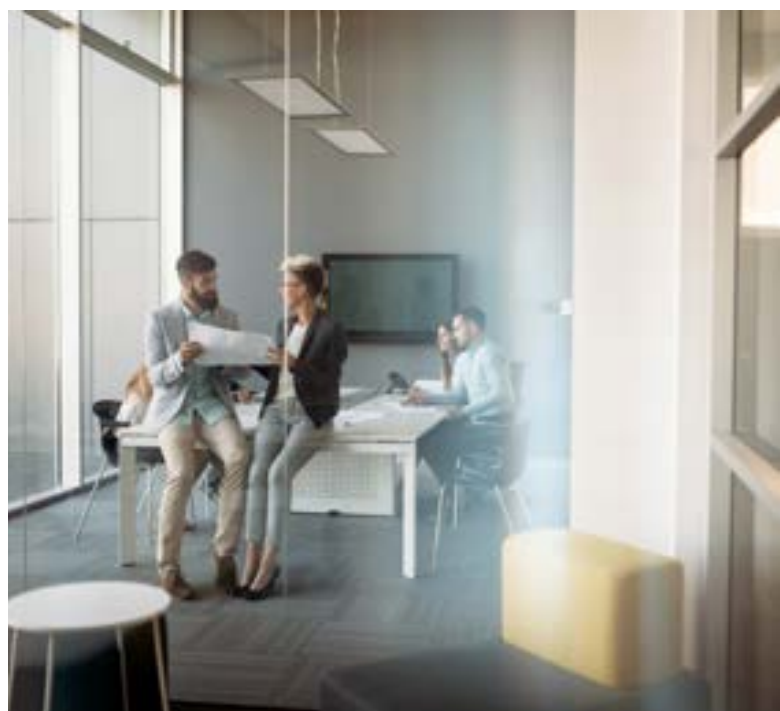






### **A truly multi-currency solution**

It can be hard to manage your finances when you're moving from country to country or holding portfolios in different currencies.



That's where we can help. With your adviser, you can invest in any of our 11 currencies, hold cash and assets and trade securities in multiple currencies, switch currency online and move money between currency accounts.

You can hold a wide range of investments on our platform. Our open architecture platform allows investors to hold funds, tradeable assets such as equities and exchange-traded funds (ETFs) and structured notes.

Any cash you hold on your platform will generate interest.

**And because everything is in one place, it's easy to get an overall view of your wealth.**

## Why should I choose the Ardan platform?

### A SAFE AND COST-EFFECTIVE HOME FOR YOUR INVESTMENTS

Our platform has been designed to put you and your adviser in control of your investments. The online technology allows your adviser to manage more processes, helping to keep costs competitive.

### TRANSPARENT, CLEAR PRICING SCHEDULES WITH LOW COST DEALING FEES.



### Model Portfolio Managers

More and more investors are turning towards model portfolios as an alternative to individual stock selection. Model Portfolios can help align your investment goals with your individual attitude to risk and reward and are managed by some of the world's best-known investment managers. Your financial adviser may also have their own range of risk-rated or strategy-based model portfolios. If you are interested in a model portfolio approach, you should speak to your financial adviser. Ardan does not provide any advice in relation to the suitability of any model portfolio or any other investment and the offering of any investment does not constitute any endorsement.



### Protecting your assets

Your investments are safeguarded by us in line with best global practice and the stringent rules and guidelines of the Isle of Man Financial Services Authority.

All assets are held through a nominee company and client monies are held in segregated client bank accounts. We partner with major global institutions like Citibank and Allfunds to ensure safe custody of client assets and money.

This means that your assets are never commingled with the assets of Ardan, so, in the unlikely event that Ardan fails, your assets cannot be used by liquidators to repay the creditors of Ardan.

Ardan is independently audited by PwC and is obliged to report regularly to the Isle of Man Financial Services Authority to demonstrate compliance and complete reconciliation of the assets registered to us.

### EXTERNAL RECOGNITION

Our strong progress has been recognised externally with Ardan winning the prestigious Best International Platform award at the International Investment Awards in 2016, 2017, 2018, 2020, 2021, 2022 and 2023.



Visit our website at  
[www.ardan-international.com](http://www.ardan-international.com)  
for more information.



# About Ardan International

## LAUNCHED IN 2013, THE ARDAN PLATFORM HAS GONE FROM STRENGTH TO STRENGTH

Our goal has always been to be the leading independent wealth management platform for the international financial services market.

With strong and committed ownership and our base on the Isle of Man, one of the world's leading international financial services centres, we've attracted investors from all over the world to hold their investments with us.



### Reassuringly strong: part of IFGL

Being part of International Financial Group Limited (IFGL) offers Ardan's customers the reassurance and security of being part of a group that looks after assets of \$25 billion for over 215,000 customers.

With a sole focus on the international financial services market, IFGL has the expertise, commitment and financial strength to support our vision.

### We are based on the Isle of Man

With a well established and successful life and pensions sector, the Isle of Man is a leading choice for international financial services.

The Isle of Man enjoys an Aa3 sovereign rating from Moody's, OECD white list status, and is recognised by the IMF as "a well-regulated offshore finance centre of excellence".

In 2023, the Isle of Man won the prestigious Best International Finance Centre in the prestigious International Investment Awards.

We're proud of our Isle of Man heritage and this even extends to our name – "Ardan" is Manx Gaelic for "platform".

In 2023 Ardan International was awarded a B (strong) rating for financial strength, and 5 stars for service, by independent actuaries AKG.







### **Continuous improvement**

Ardan has implemented a rolling programme of enhancements to the platform to provide the best service to customers and their advisers. Recent improvements include introducing a fully online onboarding process (where new clients can be onboarded in as little as 30 minutes) that includes a cutting edge ID verification process via our App.

### **Free Beneficiary Trust**

We feel it's imperative for an offshore platform to have a Beneficiary Trust available to avoid the complex and timely process of probate and distribution of assets on death. Also, no assets are sold in the event of death, allowing one portfolio to be easily split up into multiple portfolios for each beneficiary.





/ REVIEW AND MONITOR YOUR  
OVERALL WEALTH AND  
MAKE BETTER FINANCIAL  
DECISIONS.



## Taking the next step

### HOW TO GET STARTED

When it comes to taking the next step, we understand the crucial role a financial adviser plays in helping their clients make smarter investment decisions. Therefore our platform is only available to investors through a financial adviser.

So, if you're interested in finding out how the Ardan platform might work for you, speak to your financial adviser today.

When you're set up with us, you can begin to consolidate your existing holdings with your new Ardan portfolio account.



## Get in touch

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