



Premier Club

Adding Value to your Investments



ABOUT FINANCIAL DISCOUNTS DIRECT

Financial Discounts Direct was established in 1996 by father and son team, Alan and Paul Penny. It provides a high quality discount dealing and information service to private investors who wish to make their own investment choices and purchase financial products on favourable terms. The business has grown rapidly and is now one of the leading discount brokers in the UK with over £400 million invested for more than 30,000 clients. Our aim is simple and straightforward – to provide top discounts across the widest range of financial products, backed by a first class service. This approach has led to an enviable reputation amongst clients and product providers alike for our friendly and efficient service.



"Buying through a discount broker like FDD is the cheapest way..." The Times

Paul Penny
Managing Director



WHAT IS THE PREMIER CLUB?

The Premier Club is a FREE added value service for clients of Financial Discounts Direct. It combines the benefits of the Cofunds Investment Platform with additional services from Financial Discounts Direct. Many investors have built up large portfolios over the years and this new service aims to help you keep track of all your investments through one centralised source and to provide you with regular information to help you get the most from your money.

"...allows me to focus on my overall strategy instead of concentrating on individual fund performance."

Mr K, Lincoln

WHAT ARE THE BENEFITS OF PREMIER CLUB MEMBERSHIP?

CONSOLIDATION

The ability to hold all of your investment funds in one place.

CHOICE

Access to over 1,000 funds from more than 70 leading fund management groups.

CONVENIENCE

Track all of your investments on one statement, issued twice a year, or online 24 hours a day 7 days a week.

COMPARISON

An initial and then 6 monthly report on your investments including:

- A valuation of your investments.
- A fund performance report, showing how your funds are faring within their sectors.
- A MorningStar X-Ray report, giving a full breakdown of your investments as a whole including an analysis of how your portfolio assets are allocated - geographically, by asset type, stock sector & investment style.

CONTROL

The ability to create a diversified portfolio tailored to your current objectives AND the flexibility to alter your portfolio quickly and cheaply, by switching between fund managers, as your needs change. Online access to invest and manage your investments 24/7.

COST

There are no extra charges to be a member of the Premier Club. You only pay the normal annual management charges on the funds in which you invest and you will still receive the same top discounts from us when you invest additional money.



"It makes a great change to get through to a real and helpful person straightaway. Thanks."

Mr H, Durham

WHAT TYPES OF INVESTMENT MAY BE INCLUDED IN THE SERVICE?

You may hold ISAs and unwrapped funds, such as Unit Trusts or OEICs, within the service. Individual shares, Investment Bonds and Investment Trusts are not currently acceptable. A full list of the Fund Managers that are on the platform is available on request, but we will check your application and, if any funds are not available or cannot be re-registered, we will detail your options when we send you the forms. All Funds included in the Premier Club Service will be held on the Cofunds Investment Platform platform. If you currently own Funds that are not already with Cofunds these can easily be incorporated, usually at no cost. This applies not only to investments acquired through Financial Discounts Direct but also to other Funds, irrespective of how, when and from whom they were purchased.



HOW DO I BECOME A MEMBER?

All Premier Club members must hold their investments on the Cofunds Investment Platform. Funds that you hold with other fund managers can normally be re-registered on to the platform at no cost. All you need to do is complete the enclosed Premier Club membership application. This application asks for details of the funds that you would like to hold within the service. These may be funds that you have purchased through us or any other funds that you currently hold. Once we receive your application form we will verify that the funds are available and pre-populate the paperwork required for re-registration of any assets not already on the Cofunds Investment Platform. This will then be sent back to you for checking and your signature.

**"We have found Cofunds
a very useful aid to
managing our finances."**

Mr W, Basingstoke

WHO ARE COFUNDS?

Cofunds is an investment Investment Platform backed by some of the country's leading fund managers, including Jupiter, Legal & General, Prudential and Threadneedle as well as the largest 3rd party administrator, IFDS. An Investment Platform provides the administration for your ISA and Investment funds but allows you to invest with several fund managers within the same plan. All of your holdings are administered in one easy to use and convenient place. Although your investments are administered by Cofunds it does not manage them. All fund management remains with the fund managers you select, exactly as if you had bought the funds directly. Financial Discounts Direct provides access to the Investment Platform and discounts the costs of investing in your chosen funds. It also makes use of the platform to provide additional services to Premier Club members.



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Financial Discounts Direct is a trading name of Atticus Holdings Ltd. which is authorised and regulated by the Financial Services Authority.