
Probate Service Target Market

Ravenscroft Peterborough's Probate Service is offered to the legal representatives of existing retail clients who hold assets via our platform Pershing Securities, or professional intermediaries (estate practitioners) who may hold estate assets away from our custody.

The Probate Service have been deemed potentially suitable for the following target markets:

Type of investor

We provide this service to clients whom we categorise as retail clients for the purpose of the FCA client categorisation regime but can include elective professionals. Our end client would be the executors of an estate or a professional firm such as a solicitor or accountant.

1. Client's knowledge and experience

The service is suitable for clients who themselves have limited knowledge and experience of administering the investments associated with an estate, previous knowledge and experience of investments or active investors.

2. The client's capacity for loss and ability to withstand loss

This service offers no capital guarantee and the investor (executor) is responsible for making their own judgement with regard to their ability to withstand loss.

3. The risk/reward profile of the service

When we deal on an execution-only basis for estates, we do not provide advice on the merits of particular transactions, their taxation consequences (other than general information) or the composition of underlying investments. The investor is responsible for making their own appraisal of the risks of the transaction.

4. The type of financial needs and objectives of the investor

The service can accommodate the provision of probate valuations, estate administration, payments to HMRC for payment of inheritance tax and ultimate liquidation of holdings for onward distribution.

5. Distribution

We do not undertake direct marketing and our customer base has been formed primarily from "word of mouth" or introductions.

The service is not suitable for:

This service is not deemed suitable for retail clients who do not have an existing relationship with us or those retail clients (with a relationship) unable to competently administer an estate without engaging a professional such as a solicitor.

Disclaimer

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For further details, including Legal and Regulatory Information, please refer to our Terms of Business or visit our website www.ravenscroftgroup.com.

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