

Concierge Managed Savings Service for Trusts

How Concierge Works



4 Initial steps to get your trust the best rates

1. An initial no obligation consultation with a savings adviser to fully understand trustee's objectives, circumstances and preferences. With this information we build a bespoke portfolio and present our recommendations report.

2. We fill out application forms for your new accounts and send them to you along with your recommendations report, useful information regarding your new accounts and our service.

3. Over the telephone we walk you through the pre-populated application forms. Trustees sign the application forms and post them in the prepaid envelopes we have provided. We never have access to the funds.

4. We monitor the progress of the applications right through to the successful opening of accounts.

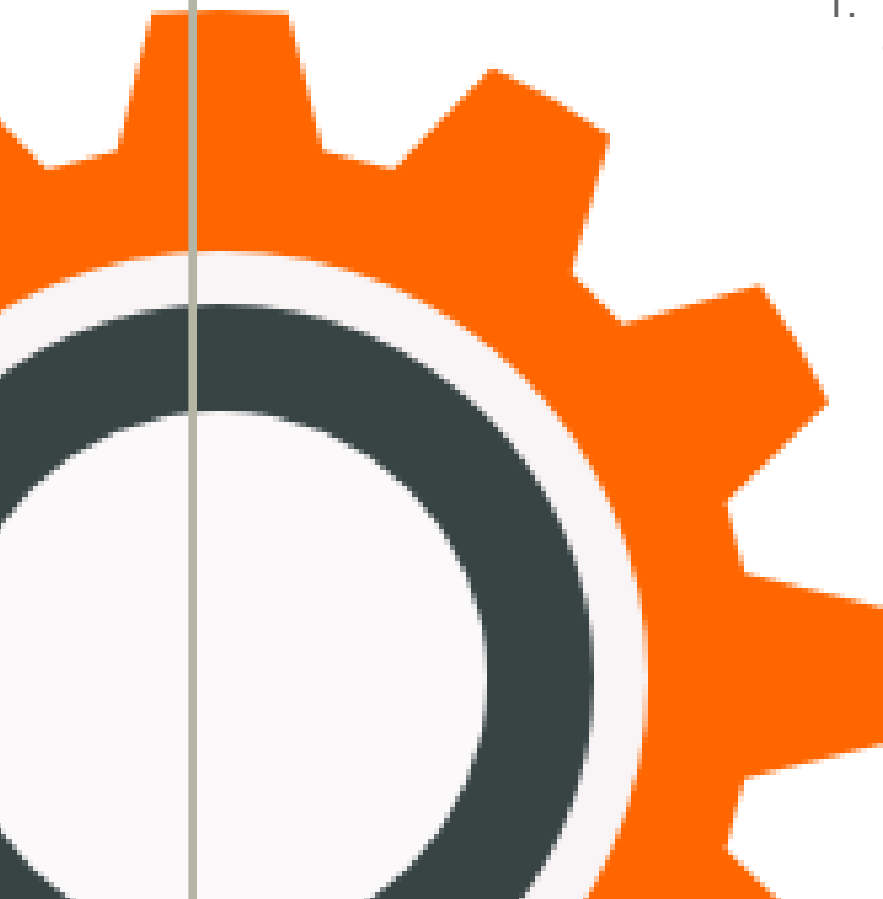
4 Continuous steps to maintain the best returns

1. We provide recommendations as soon as any of the rates change.

2. We research accounts to make sure they fit with the trust's objectives, circumstances and preferences.

3. We recommend better accounts, ensuring the capital is fully protected by compensation schemes or that risk is spread according to the trustee's preference.

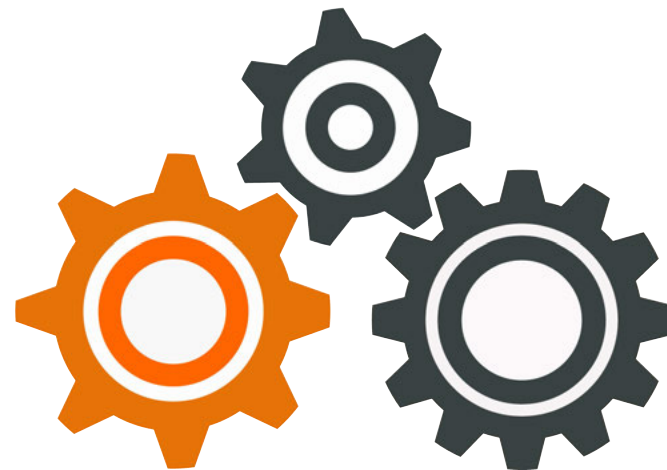
4. We complete administration work on your behalf.



In order to remain compliant with the Trustee Act 2000, trustees must obtain and consider proper advice about the way in which funds are invested and investments held within a trust should be regularly reviewed.

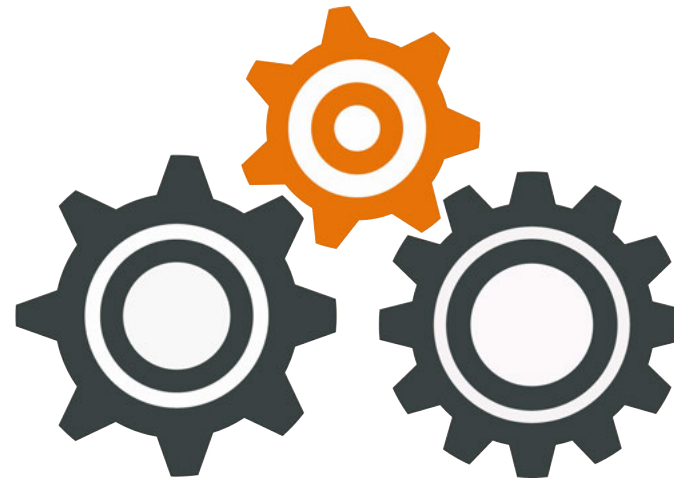
Where cash assets held in trust are concerned this is no mean feat, as there is no consistency between providers on which accounts are open to trustees, let alone which providers accept trust money and with over 10,000 rates to monitor, to ensure cash stays on the best rates, it can be an extremely laborious and onerous task.

By introducing the Concierge Managed Savings Service with [Savingschampion.co.uk](https://www.savingschampion.co.uk), you are providing a simple, cost-effective way to get the best returns on cash held in trusts. It is unique, market leading and the only truly whole of market service.



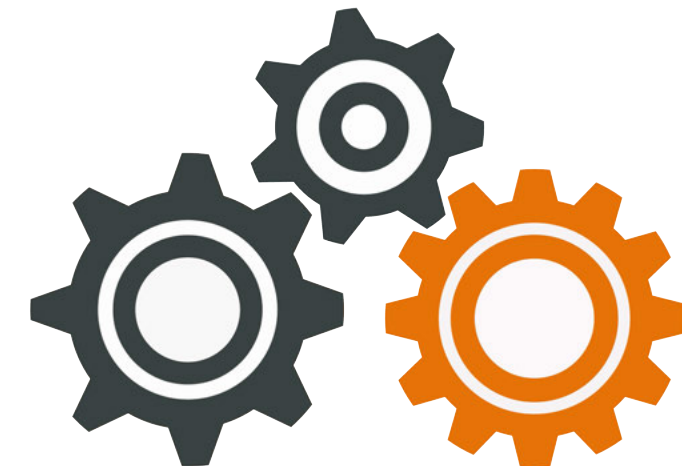
Benefits for the lawyer / accountant

- Free helpline – 0800 321 3582.
- Service can operate independently or under your oversight.
- Access to unrivalled research and data.
- Peace of mind that you are recommending the best possible solution.



Benefits for the trustee

- Certainty that you are getting the best returns on cash.
- Knowing that you are compliant and fulfilling your obligations to the settlor and beneficiaries.
- Peace of mind that the cash assets are fully protected or that you have spread risk appropriately.
- No hassle for you, as we complete administration work on your behalf.
- Dedicated account management and customer service teams to ensure you are supported.

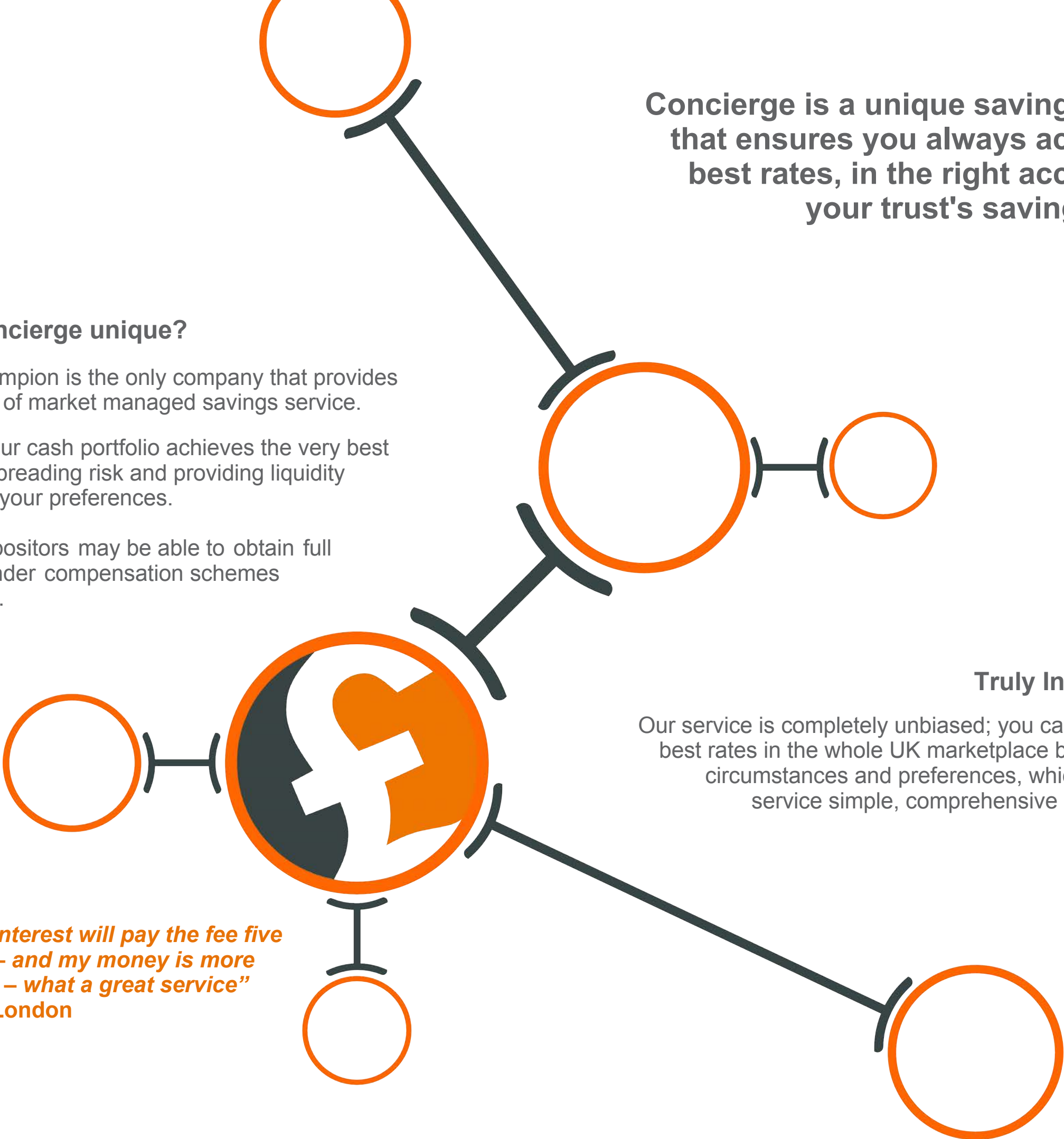


Benefits for the beneficiaries and settlor

- Best return on cash assets.
- Income can be taken by the settlor or beneficiaries, if the trust allows.
- Risk of loss caused by the failure of any one bank or building society is eliminated or reduced.
- Low fees of 0.1% of the cash assets to implement the service and 0.2% per annum in ongoing management.

“Savings Champion is the best innovation in savings I have seen in recent years – comprehensive rate tracking, coupled with unbiased help in finding better deals is exactly what savers crave”

- Dan Hyde, Deputy Personal Finance Editor, Telegraph Media Group



Concierge is a unique savings service
that ensures you always achieve the
best rates, in the right accounts for
your trust's savings needs.

Why is Concierge unique?

Savings Champion is the only company that provides
a truly whole of market managed savings service.

It ensures your cash portfolio achieves the very best
rates while spreading risk and providing liquidity
according to your preferences.

Cautious depositors may be able to obtain full
protection under compensation schemes
if they desire.

Truly Independent

Our service is completely unbiased; you can achieve the
best rates in the whole UK marketplace based on your
circumstances and preferences, which makes our
service simple, comprehensive and effective.

*"The extra interest will pay the fee five
times over – and my money is more
secure now – what a great service"*
Ms B from London

Precision Engineering

An initial no obligation consultation with a savings adviser to fully understand your requirements and preferences. If you are unsure of exactly what you want, no problem. We can help you understand how your choices in liquidity, protection and accounts affects your overall returns. This means that we can help you very quickly make an informed decision to meet your individual needs or requirements.



Mr E from Norfolk says; “a highly professional service offering clarity and support in the less-than-easy world of choosing places to deposit surplus funds”

Tailored to you

There are many factors such as the amount you are looking to deposit, who you currently bank with, your age, income requirements and even your postcode that have a bearing on our initial and ongoing recommendations.

Ready to deliver

Once you are ready to proceed we can administer the opening of your new accounts with pre-populated forms posted the same day.



Optimised

Your bespoke savings portfolio is created from the whole UK savings marketplace, that's over 4,000 savings accounts and 10,000 individual interest rates.

Once created we compare your portfolio to the whole market on an ongoing basis to see if a better return is available.

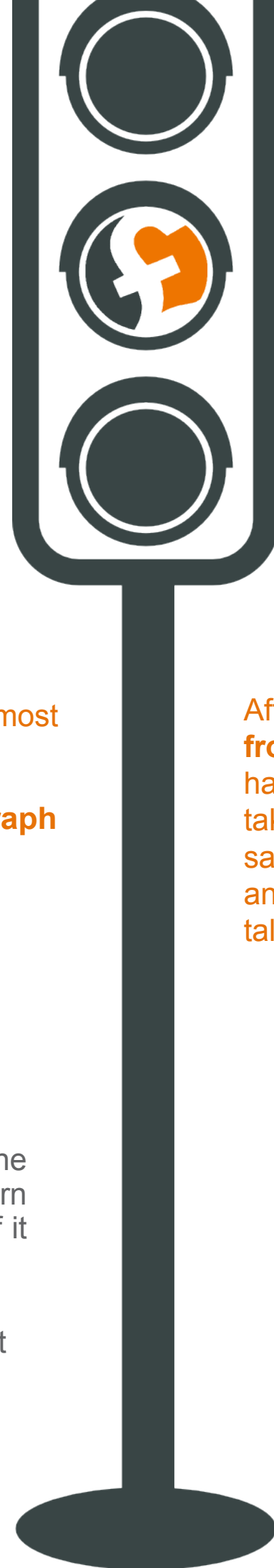
"Savings Champion's treasure trove of data is one of my most valued sources of information on savings products."

- **Dan Hyde, Deputy Personal Finance Editor, Telegraph Media Group**

Calibrated

We understand your time is valuable so you set the amount of return in extra interest that you wish to earn before we contact you. That way we only contact you if it is appropriate.

For your convenience you can view your holdings at any time securely online using our reporting software.



Responsive

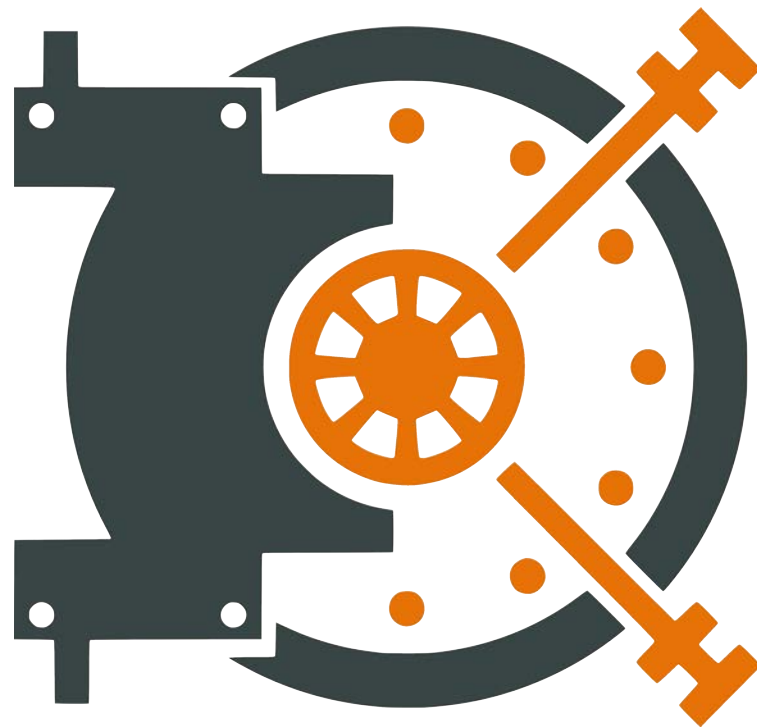
We post pre-populated application forms to you the same day that you make decisions on our recommendations.

After using the Concierge Managed Savings Service, **Mrs H from Berkshire** says; "SavingsChampion's Concierge Service has been a boon in setting up a host of new accounts. They take away the ghastly business of working out the best savings deals; they do as much of the paperwork as possible: and they just get things done. Best of all, you always get to talk to a human being and she's always cheerful!"

Transparent

We also include, in our report, any other accounts that pay slightly better interest rates from the whole of the UK that we have not recommended together with the reasons we consider them to be unsuitable.

This way you can see the logic of our advice process and therefore be sure you are getting unbiased, independent, tailored and best possible advice.



Secure

Our service ensures that accounts are only opened in the trustee's name(s) directly with each savings provider; this means that only the trustee(s) can access the funds.

To keep the savings safe, the funds could be spread over as many providers as required to ensure full protection under the Financial Services Compensation Scheme (FSCS) while using the optimal selection of best interest rates from the whole savings market.

The Concierge Managed Savings Service caters for both trustees that are looking to adhere strictly to FSCS limits and those who simply want to spread their risk. We recognise many trustees will want a balance between returns, administration and security.

"SavingsChampion is a great website for the beleaguered saver. Independent, unbiased and informative"

- Jeff Prestridge, Mail on Sunday



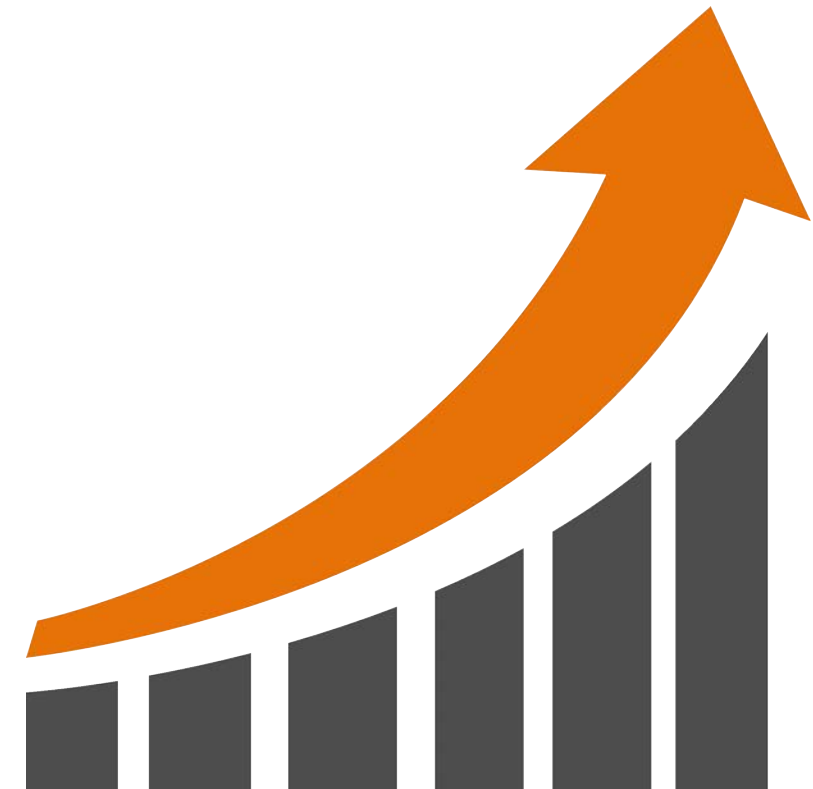
Unrivalled Pedigree

Our clients get a dedicated UK account manager and client services manager. Either can be contacted in normal office hours on a freephone number and with prior arrangement can be available outside these hours or at our offices.

Behind your account management team sits the savings and research department who monitor the whole market. To put this in to context this is over 10,000 individual interest rates.

Our savings research and data is used by savings account providers, intermediaries, the press, businesses, charities, trusts and even the Financial Conduct Authority (FCA) who regulate financial services in the UK. When we say we monitor the whole market's savings rates, we mean it.

We conduct thorough research on all the accounts we recommend, reviewing account terms and conditions and assessing the quality of the service banks and building societies provide to their customers.



Unbeatable Performance

Your portfolio and any ongoing recommendations will be constructed from the whole UK savings market.

If your interest rate drops, bonus ends or bond is due to mature we will contact you automatically with recommendations.

We back our service with a money back guarantee. We have such confidence in our experience, expertise and technology that should you justifiably believe that we have failed to deliver, we would have no hesitation in refunding any fee levied for that period.

We charge 0.2% per annum (subject to a minimum fee of £295) and an implementation fee of 0.1%. Our fees are collected per quarterly period, in advance.

Frequently Asked Questions

What access do you have to my funds?

Our service has been designed to ensure **we have no access to your funds.**

I could do this myself?

Where cash assets held in trust are concerned this is no mean feat, as there is no consistency between providers on which accounts are open to trustees, let alone which providers accept trust money. Regularly undertaking this research to ensure cash stays on the best rates, can be an extremely laborious and onerous task.

Results show that our clients are significantly better off using our service.

Our average private client has a portfolio of £333,413, is £3,988.78 better off in gross interest before tax and pays fees of £666.83 per annum by using the Concierge Managed Savings Service.

Our average corporate/charity client has a portfolio of just over £2.5Million and is £15,000 better off. Fees on £2.5Million are £5,000 per annum.

The whole UK market consists of over 4,000 accounts and 10,000 individual interest rates. For us to stay on top of the amount of change in the market we have to employ a full time savings research team, constantly monitoring the rates and updating our data. This data is the foundation of our service.

If I wish to cancel, will I be charged?

The fee is paid quarterly in advance. If you believe that the service is no longer providing good value, as long as you give us 14 days written notice there would be no further charges.

If I add or remove funds, how does that effect what I will be charged?

We adjust the amount you are billed from that point, so you are only ever charged for the amount in your portfolio.

Can I get this service elsewhere?

No, Savings Champion is the only company that provides a truly whole of market managed savings service.

What does the 0.1% implementation fee actually work out as?

Portfolio Size	Fee
£200,000	£200
£500,000	£500
£1,000,000	£1,000

What does the 0.2% per annum as a charge actually work out as per quarter?

Portfolio Size	Quarterly Fee
£200,000	£100
£500,000	£250
£1,000,000	£500

Is this worth my effort?

Yes it's easy, after a free consultation lasting approximately 10 minutes to see if you are suitable and 20 minutes to discuss our recommendations you could start using our service. We can take the hassle away from you, keep your trust's money safe and in the best paying accounts.

Obviously banks and building societies rely on apathy and inertia to increase their profits, however it doesn't have to be that way...

You'll be surprised how much better off you will be

[Click here to enquire now](#)

Website: Savingschampion.co.uk

Email: info@savingschampion.co.uk

Telephone: 0800 321 3582



It takes more to make a champion Savings Champion

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