



PRIVATE FUND
MANAGEMENT



Clear Quest
Capital



asset

INVEST
clever
CLIENT SERVICE

Our
Proposition

Private Fund Management is a unique alternative to the mainstream financial firms in the Portugal. We are an independent investment and tax management company.

We offer our services on an hourly fee rate or fixed fee rate basis. Where commissions are earned, these cover our fees and any surplus is rebated to our client.

In addition to this, we offer tax mitigation advice for both Portugal and UK residents, using legal tax structures which are not necessarily in offshore tax havens, but nonetheless offer protection, security and minimal tax liabilities.





Private Fund Management offers an investment and tax management services.

We offer:

- "whole of market" services.
- investment services from established and reputable financial institutions.
- bespoke personalised portfolios and tax solutions.

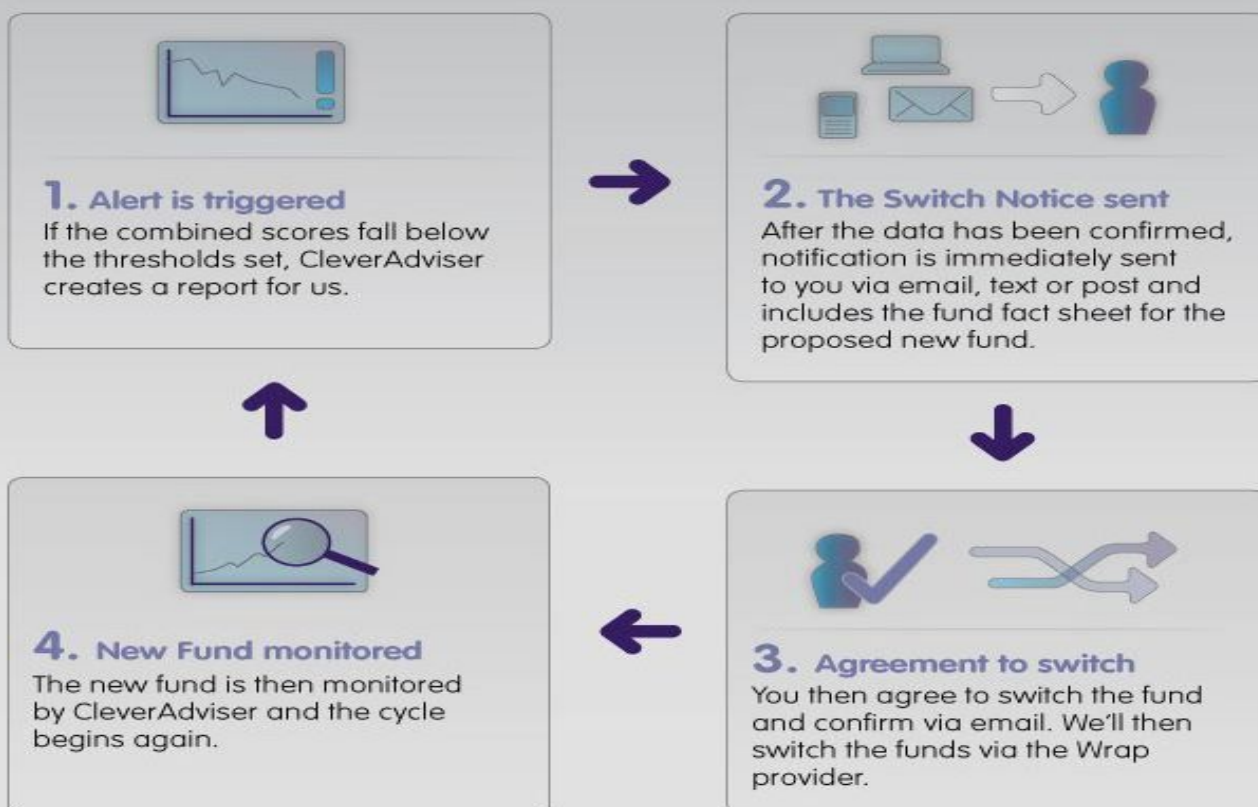
We DO NOT:

- operate sales teams or target incentivised advisers unlike our competitors, where commission bias is the norm.
- recommend “wrapper” products or “off the shelf” investment products and/or tax structures.
- offer commission paying products.

We consider that the most important element is the investment management of your money. We review your portfolio on a monthly basis, not every 6 or 12 months, as is the norm with other financial firms.

Our InvestClever system identifies the funds that are underperforming, or have changed investment strategy. We replace these "weak funds" with the top performing funds that have undergone our "stress test and due diligence".

After taking over your portfolio, we undertake to provide you with monthly reporting and monthly advice where a fund/asset change is necessary. The process that we undertake can be more simply demonstrated as follows:





Private Fund Management have established and introduced Clear Quest for the expatriate community in Portugal.

Clear Quest is a tax mitigation scheme with the aim to legitimately reduce income taxes paid by expatriates in Portugal that are ordinarily charge by Finanças, using the current Portuguese tax regime.

Additionally, it is fully adaptable to tax regime changes as and when they occur, in order to minimise your tax liabilities to the rules in force at that time.

An individual or married couple can attain a tax reduction of up to 90% on their normal tax liability.

Clear Quest is exclusive to Private Fund Management, and is not available from any other financial company in Portugal.

In many cases, expatriates pay taxes at a rate of 28% on their investment incomes, or elect to have such income taxed at their marginal rate of tax at rates between 14.5% to 50.5%, dependent upon your declared income. Clear Quest can legitimately reduce your tax rate to as little as 4% on your investment income received.

INVESTMENT CHARGES, ARE YOU PAYING TOO MUCH?

We are conscious of investment management costs. Many investors often have products where the total charges being paid are in excess of 3% per annum. The question to this is “where will the capital growth come from?”

Investors are either not informed or do not appreciate the way in which investment products are assembled. One can breakdown an investment product into three areas when it comes to cost:

1. Adviser costs or commissions,
2. Product costs,
3. Fund/investment management costs.

Our Asset Software can accurately assess these costs and confirm the “Total Expenses” being deducted. We can then offer many and various alternatives at a lower cost, without sacrificing service and investment management.





The Abana Group are our financial regulatory and compliance company. Abana is the company that is directly regulated by the Financial Conduct Authority in the UK and with the Pension Funds Supervisory Authority in Portugal (“ASF”) in Portugal.

Abana governs our compliance and ensures that we are kept up to date with regulatory changes and ensures that we adhere to regulatory procedures in both the UK and Portugal.

Such regulation is a unique proposition in Portugal. Rarely will you find a financial firm that is regulated in the two countries in which the advice is relevant and most important.

Such regulation offers the prospective client the optimum of financial security.

We are independent of any financial institution or banking organisation. We maintain close relationships with several financial organisations so that we can attain the best and most appropriate terms for our clients. Indeed, this is a rare philosophy in the financial services market, as many firms are agents of larger institutions only having one company's product suite to offer.

Our ethos is that we act for you as you would expect from your lawyer or accountant.



PRIVATE FUND
MANAGEMENT

- PORTFOLIO MANAGEMENT
- INVESTMENT PLANNING & ANALYSIS
- SAVINGS
- UK & EU PENSIONS
- SIPPS, QROPS, & QNUPS PENSIONS
- RETIREMENT PLANNING
- TAX MANAGEMENT & MITIGATION
- UK & IRISH ESTATE PLANNING
- TRUST & OFFSHORE MANAGEMENT

+351 289 392 484

info@privatefund.management
www.privatefund.management