



BURLEYFOX
INDEPENDENT FINANCIAL ADVICE



Time to put
your financial future
in expert hands?

Let us create a future that matters. Yours.



About us

Welcome. Burley Fox is a boutique financial services firm. We offer highly personalised services to a select group of both individual private clients, private corporate and public companies and trusts.

We are a privately owned Independent Financial Planning organisation founded in 2013. The two principals, Paul Burley and Paul Fox, have collectively over 50 years' experience in the financial services industry.

Central to our culture is the principle of independent financial advice. We've gained the kitemark of professional competence and respected status of the Chartered Insurance Institute (CII). As Chartered Financial Planners our

level of professional attainment requires significant study and application.

We advise clients across all aspects of financial planning and investment management and do not offer a generic, mass market service, specialising in looking after clients with investable assets in excess of £250k upwards. Our aim is to deliver excellence to all our clients, built on a quality relationship and supported by, consistently delivering on the mutually agreed investment mandate.

Our solutions

With experts in every field Burley Fox can cater for every financial need, with global insight and extremely thorough compliance and evaluation of all investment platforms.

We look at the whole of the market to provide bespoke independent financial advice based on your circumstances, goals and objectives. We can offer our services to individuals, corporations and many others.

Broadly, our services can be categorised as below, although many clients engage us on several services simultaneously.

- Retirement planning
- Investment planning
- Family protection
- Estate preservation
- Corporate services
- Portfolio management



Our values

As a privately-owned firm of Chartered Independent Financial Planning Advisers, our advice is unbiased towards any product, provider, or solution. Our values define us and the way that we conduct ourselves both internally and externally.

We strive to earn and maintain the trust of our clients and other business partners, while doing the right thing for our communities and one another. We will always endeavour to exceed these principles and standards.

- Independence
- Integrity
- Excellence
- Relationships
- Accountability
- Individual responsibility
- Compliance with policies
- Respect

Chartered Status

Burley Fox and its Directors / Advisers has been awarded the prestigious Chartered Financial Planners title by the Chartered Insurance Institute (CII). This is our industry's gold standard and is only awarded to firms that meet strict criteria relating to professionalism and capability.

This achievement demonstrates the quality of our work and the experience of our people, rewarding our commitment to continuing professional and corporate development. Through this, we ensure the highest standards of advice, service and ethics.

With over 100,000 members in more than 150 countries, the CII is the world's largest professional body dedicated to Financial Services. The CII works with businesses to develop employees technical and professional competence. All Chartered Financial Planners commit to the CII's Code of Ethics, reinforcing the highest standards of professional practice in their business dealings.





Advisory Portfolio Service

The Advisory Portfolio Service from Burley Fox is an actively managed, whole of market, purely advisory service that combines a detailed understanding of UK and international investment markets, with the best of breed approach to identify the vehicles and investments that are most appropriate for each client.

This provides our clients with long-term wealth management of their investment holdings, which is paramount in dealing with the changing economic environment or their changing financial needs and objectives. A complete understanding of our clients' financial circumstances allows us to capitalise on their investment potential, whilst maintaining a personal, reliable and professional ongoing service.

The service includes:

- A discussion regarding the client's objectives
- A review of existing holdings
- The ongoing analysis of funds
- Advice on the best direction for new investments
- Updates of specific changes within the market or to particular funds
- Regular monitoring of recommended investments and yearly review
- An integral part of the service is looking at how the investments are structured, in order to maximise the holdings within the portfolios, in the most tax-efficient manner. This is achieved by ensuring our clients use their Income Tax, Capital Gains Tax, Registered Pension Scheme and ISA allowances on an annual basis

Advisory Portfolio Service (continued)

At Burley Fox we aim to simplify this huge market and work with our clients to devise an investment strategy to meet their financial objectives, and regularly review it to ensure that the funds selected continue to be appropriate for our investors.

Advisory Portfolio Service clients receive:

- An annual face to face meeting
- A half yearly valuation report and market commentary
- Portfolio rebalancing (where appropriate)
- Regular news alerts (as appropriate)
- Two dedicated experts (Investment Manager and Chartered Financial Planner)
- Ongoing support and monitoring of your investment strategy to check it meets your objectives
- Continuous management of investments, reflecting our views on changing economic conditions
- Making use of capital gains & income tax allowances, where appropriate
- Access to our secure client portal
- Regular updates with our Economic and Market Outlook
- Annual Tax Reports to simplify completion of your tax returns, where appropriate
- Administration of your portfolio
- Making use of ISA allowances, where appropriate
- Annual review of the suitability of your portfolio



Our Investment Portfolios

With a range of different risk-rated portfolios to choose from, our service can meet different client needs. Consistency is key, and our portfolios are designed to deliver long-term, consistent investment performance in line with clear objectives, so you can be confident there will be no surprises.

Portfolio	Performance Objective
Cautious	Cash return + 1%
Cautious to Moderate	Cash return + 1.5%
Moderate	Cash return + 2%
Moderate to Adventurous	Cash return + 2.5%
Adventurous	Cash return + 3%

Cash Return Index - Bank of England Quarterly Sterling Overnight Index Average (SONIA)

Investment Performance

Comparison of Cash & Investment Returns – to end of December 2025

There has been a perception that cash had performed better than markets, but this is not the case, and in fact cash rarely outperforms inflation.

In the table below we have broken down the performance of one of our medium risk portfolios and compared it to its benchmark (AFI Balanced). We have also included Cash Rates and Inflation so that real term returns can be considered and detailed this data in a Calendar Year format.

Discrete (Calendar Year by Calendar Year) Performance Comparison

Portfolio	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
APS Moderate	11.92	7.80	9.82	-17.3	12.0	7.01	22.88	-6.10	14.97	13.08	8.58	7.63
AFI Balanced	11.35	7.19	6.99	-11.68	9.88	7.15	14.29	-5.98	11.47	9.64	4.91	5.53
BoE Base Rate	4.25	5.15	4.64	1.44	0.11	0.23	0.75	0.61	0.29	0.40	0.50	0.50
UK CPI	3.32	2.57	3.93	10.51	5.40	0.65	1.31	2.10	2.94	1.60	0.20	0.50

Performance: Performance figures are calculated on a total return basis, net of an average fee of 1% per annum for the Advisory Portfolio Service and an average platform charge of 0.30%.

Risk Warnings: Past performance is not a guide to future performance. Unit prices can fall as well as rise, therefore the value of your portfolio and holdings shall also fall and rise. Investors may not recover the amount of their original investment. The sterling value of overseas investments, and the income from them, will fluctuate as a result of currency movements.

Notes:

- 2025 data is to 31 December 2025
- APS Moderate is an actual Moderate Risk Portfolio that we have been running for a client since 2014
- The return figures are net of all fees & charges, Platform, Fund Manager & Adviser
- AFI Balanced is the benchmark for a Medium Risk Investment Portfolio
- BoE Base Rate is the Bank of England Interest Rate
- UK CPI is the Consumer Price Index and used to measure Inflation in the UK
- We have highlighted the best (green) and worst (red) performances in each calendar year
- Past performance is only a guide, and future yields cannot be guaranteed. Unit prices can fall as well as rise

What are my costs & charges?

There are 3 charges/fees that are deducted from your portfolio, all of which are calculated and expressed as a percentage of the funds in the portfolio. Prior to you joining our APS service we will provide you with full written details of all fees and charges, both in percentage and monetary terms.

Platform / Product

This is the charge for the tax wrapper and platform that holds your portfolio, also known as the “Provider” charge. This is usually an explicit charge that you can see in the cash transactions of your plan and is deducted directly from your portfolio on a monthly basis. As an example this fee is typically no more than 0.3% per annum.

Fund Manager

This is the fee charged by the fund manager, who are the ones who actually invest your money. It is not an explicit fee, so you will not see it in the cash transactions. It is taken into account when the fund manager declares the daily price of the units in the fund.

We detail the full costs of the fund management, which as well as including the fund manager’s fees, we also will include any dealing/transaction costs so that you have a full picture of the costs. Typically the portfolio fund manager’s costs will be around 0.65% per annum.

Adviser Fee

This is our charge for our ongoing Advice and Services, which covers for example the Portfolio Management, Reviews, Financial and Tax Planning Advice, valuations and access to our Client Portal.

Our fees are explicit, and you can see these in the cash transactions on your plan and are deducted directly from your portfolio on a monthly basis. Our fees for this service are based upon the tiered charging structure in the table below:

APS Fees

We calculate the percentage fee charged when you first enter the service and annually thereafter with the fund value taken on 1 May, and the fees altered on the 1 July for the following 12 months. Our fees would be taken monthly (1/12th of the annual amount) from the investment platform.

	Band Threshold	Charged at
first	£500,000	1.00%
then up to	£750,000	0.85%
then up to	£1,000,000	0.70%
then up to	£1,250,000	0.55%
then up to	£1,500,000	0.40%
then over	£1,500,000	0.25%

Family Grouping

Where your portfolio is part of an agreed Family Fee group, such as with a spouse or civil partner, we will combine the value of your assets to calculate the size of your portfolio when determining our fees. It may also be possible for us to use this Family Grouping to reduce the fees for some Platforms as well.

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