Our service proposition

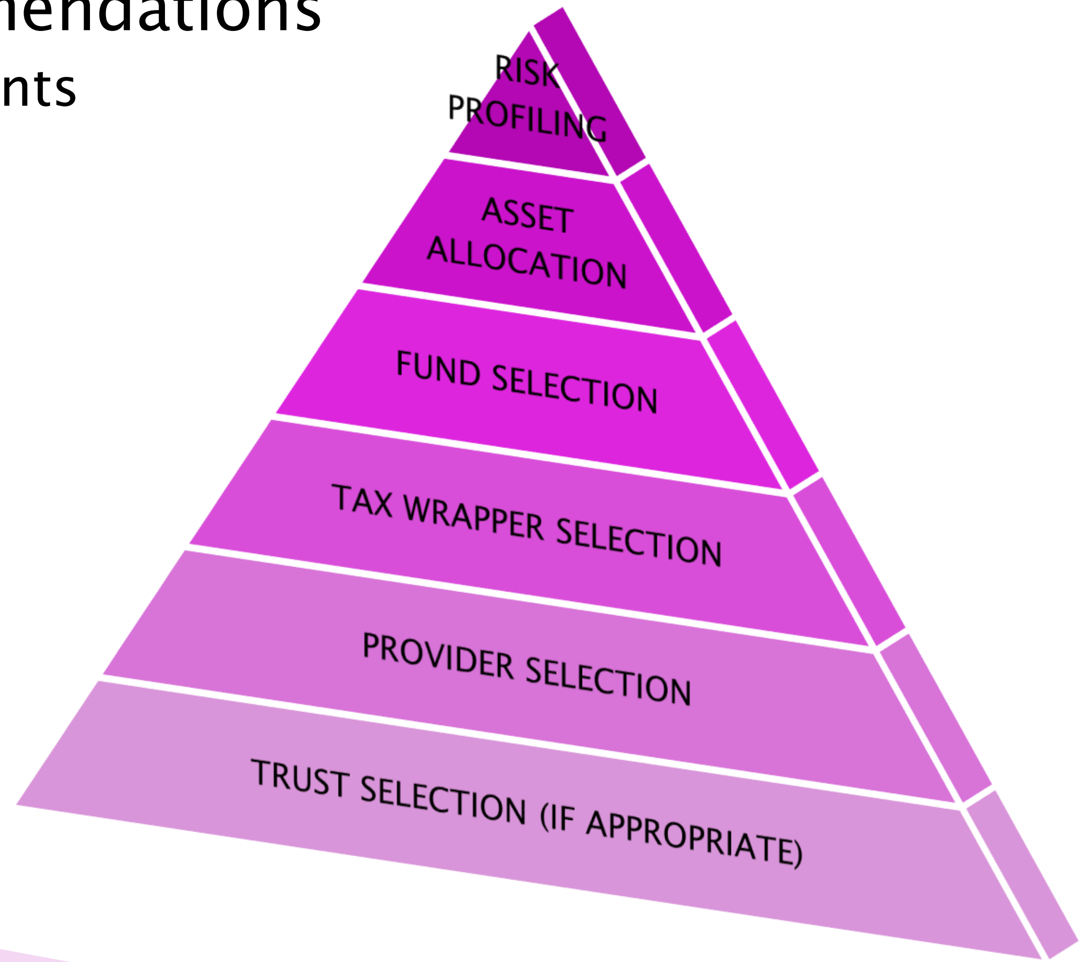
- Engagement
  - We will have an initial conversation or exchange of emails to establish your requirements
  - The first meeting is at our expense (so without charge) and without any obligation. It will typically last 60-90 minutes and is a good opportunity for us to ask you lots of questions about your objectives and for you to ask us lots of questions about our qualifications, experience, fees and services
  - Immediately following this first meeting we will write to you with an engagement letter. This sets out our understanding of your financial objectives, the services we have agreed to provide and the cost of these services. No fees will be incurred until you have signed and returned a copy of the engagement letter

Our service proposition

- Advice
  - On receipt of your signed engagement letter, we will start the process of establishing your objectives and gathering detailed information about your existing financial arrangements that include your personal finances, pension benefits and investment plans
  - It can take a few weeks to collate all of this information. Once this information has arrived from the different sources we will look into the various options available to you
  - At our second meeting we discuss all of your options and present our recommendations for action. We'll encourage you to ask us lots of questions at this meeting. We will then agree on a suitable course of action

Our service proposition

- Recommendations
  - Investments



Our service proposition

- Implementation
  - We will take responsibility for completing any paperwork required for the implementation of the agreed course of action, which is then confirmed in writing immediately after the meeting
  - This is presented to you for signing and then processed by us
  - We monitor progress with the provider or investment manager to ensure the speedy completion of your application
  - On receipt of policy documents, we check these for accuracy and then forward them to you for safe keeping

Our service proposition

- Review
  - Where relevant, we will offer an ongoing review service to you. Depending on the level of your assets under management, we will provide as a minimum a formal meeting once a year supported by a comprehensive annual review report
  - This review meeting is an opportunity to monitor progress towards your financial objectives, reassess your attitude towards investment risk and consider whether you should rebalance the asset allocation of your investments
  - You can contact us at any time during the year to discuss any questions you might have, request updated valuations or discuss any aspect of you financial planning