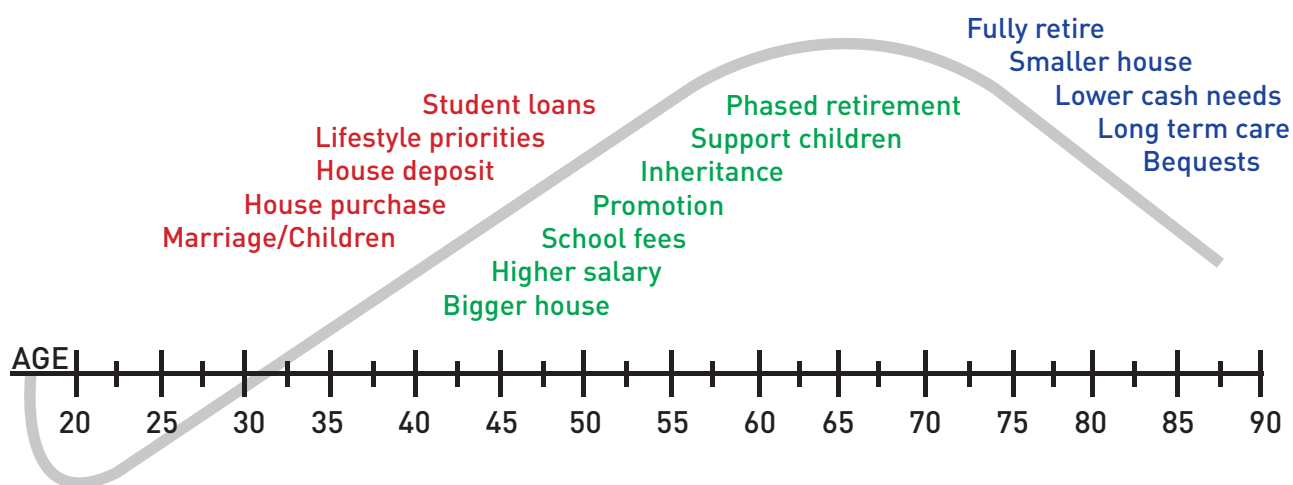


THE STAGES OF FINANCIAL LIFE WHERE WE CAN HELP YOU



How we can help:

Wealth Management - Savings, Investments, Tax Planning, Retirement planning

Personal & Business Protection - Life cover, Critical illness cover, Income protection cover, Business cover

Wealth Preservation - Estate planning, Succession planning, Trusts, Key business person

Retirement Planning - Pension funds, Personal funds, Company or Trustees Funds

Protecting Wealth - Protecting you and your family's standard of living against the unexpected

Property Wealth - Ensuring the best arrangements for your home, second home, buy to let or commercial properties

Managing Wealth - Making the most of tax efficient investment opportunities so that money is available when you want to spend it

Creating Wealth - Ensuring you maximise your standard of living when you do not want to work so hard

Business Wealth - Helping small and medium sized enterprises grow, maintain and become more profitable

Preserving Wealth - Preserving the value of your estate for the benefit of your family

Retaining Wealth - Retaining more of your hard earned money legally and ethically.

THE VALUE OF PENSIONS AND INVESTMENTS CAN FALL AS WELL AS RISE AND YOU CAN GET BACK LESS THAN YOU INVESTED.