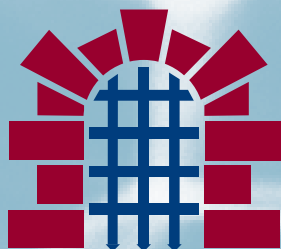


# CARTLIDGE MORLAND



**EMPLOYEE BENEFIT CONSULTANTS**



**CARTLIDGE MORLAND**

# CARTLIDGE MORLAND

## EMPLOYEE BENEFIT CONSULTANTS

Cartlidge Morland is an independent consultancy providing employee benefit and financial advice to a wide range of partnerships, family companies, PLCs, charities and governmental organisations, as well as private investors and trusts. Founded in 1996, and wholly owned by its partners, Cartlidge Morland provides a personal service backed by the latest financial research and administration technology.

Employee benefits is one of the key aspects of our business. Our professional team advises public and private companies and UK based charities, across a number of industry sectors. With over 20 years of experience in employee benefits, the team understand the major issues faced by organisations in their employee benefit strategies.

We know from experience that the recruitment and retention of key staff is a vital component for all businesses. By gaining a complete understanding of our clients' organisations, circumstances, aspirations and objectives, we work in partnership with them to design and implement successful employee benefit strategies.

### WHAT MAKES CARTLIDGE MORLAND SPECIAL?

#### ADVICE

At Cartlidge Morland we have built our business on the provision of regular advice to our clients. By fully understanding their businesses and requirements we are able to provide options which enable our clients to achieve their goals.

We are also able and authorised to advise staff on the choices they must make in relation to their employee benefits package.



#### CARTLIDGE MORLAND INVESTMENT PORTFOLIOS

Our investment specialists can construct a choice of pension investment portfolios for group schemes to enable an organisation to benefit from our investment expertise.

Each portfolio is devised in line with our macro-economic view of geographic regions (such as the United Kingdom) and asset classes (such as equities and fixed interest) when deciding the asset allocation. Investment risk is a key component of the decision process.

The actual funds selected to represent the asset class and/or geographic region are chosen from the funds offered by the pensions company. Our investment team research the market and pick those funds that meet our investment criteria. We also pay attention to costs, so if the pension company's own funds meet our criteria, they may be chosen rather than those managed by other fund managers which usually have higher charges.

Portfolios are reviewed six-monthly to ensure that the asset allocation continues to reflect our investment views and the underlying funds still meet our investment criteria.

#### PENSIONS SPECIALISTS

Cartlidge Morland has a specialist pensions team who are qualified to advise on all types of occupational pension schemes. We have experts who provide the advice and administrative support necessary for bulk pension transfers and occupational pension scheme windups. For companies with an existing pension scheme due to close, and for companies in the process of a merger or acquisition, this level of support can be invaluable.

#### SERVICE LEVEL AGREEMENTS

We enter into service level agreements with all our clients and we agree the scope, frequency and acceptable timescales that both Cartlidge Morland and our clients will adhere to.



CARTLIDGE MORLAND

## IMPORTANT FEATURES

### TAILOR MADE

We offer a service that is tailored specifically for each of our corporate clients. We listen carefully to their requirements and recommend solutions to support those needs. We are flexible and capable of providing the benefits and services that will best suit and enhance organisations.



### ADMINISTRATION

A high quality service requires dedicated and efficient administration. Cartlidge Morland has a strong integrated administration centre that supports Human Resources Departments, and reduces the day-to-day challenges and questions they face.



### TECHNOLOGY

Systems are equally important. Having established our clients' technological requirements we recommend specific solutions to support our clients' employee benefit strategies. Cartlidge Morland has links with various employee benefit technology providers and has identified market leaders in particular aspects.

### SOLUTION

We give independent advice using our experience and knowledge, to enable our clients to support and encourage their work forces. Cartlidge Morland provides the solution to employee benefits by understanding the requirements, recommending and implementing actions and providing on-going advice and support.

## OUR SERVICES

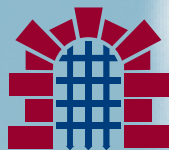
- Pension Schemes\*
- Group Protection Schemes
- Private Medical Insurance Schemes
- Benefit Scheme Audits & Sector Benchmarking Reports\*
- Total Reward Statements\*
- Flexible Benefits\*
- Benefits Administration, Communication & Staff Education\*
- Payroll\*



## INDEPENDENT FINANCIAL ADVICE

Cartlidge Morland has a private client division who provide independent financial advice to individuals and, therefore, we are able to advise our clients' staff on a wide range of financial matters if required.

\* Not regulated by the FSA



## CARTLIDGE MORLAND

83-85 Mansell Street London E1 8AN

T: +44 (0) 20 7709 5560 F: +44 (0) 20 7709 5561

E: [employeebenefits@cartlidgemorland.co.uk](mailto:employeebenefits@cartlidgemorland.co.uk) W: [www.cartlidgemorland.com](http://www.cartlidgemorland.com)

