CARTLIDGE MORLAND

Wealth Management Service

Providing a clear path to achieving your financial ambitions

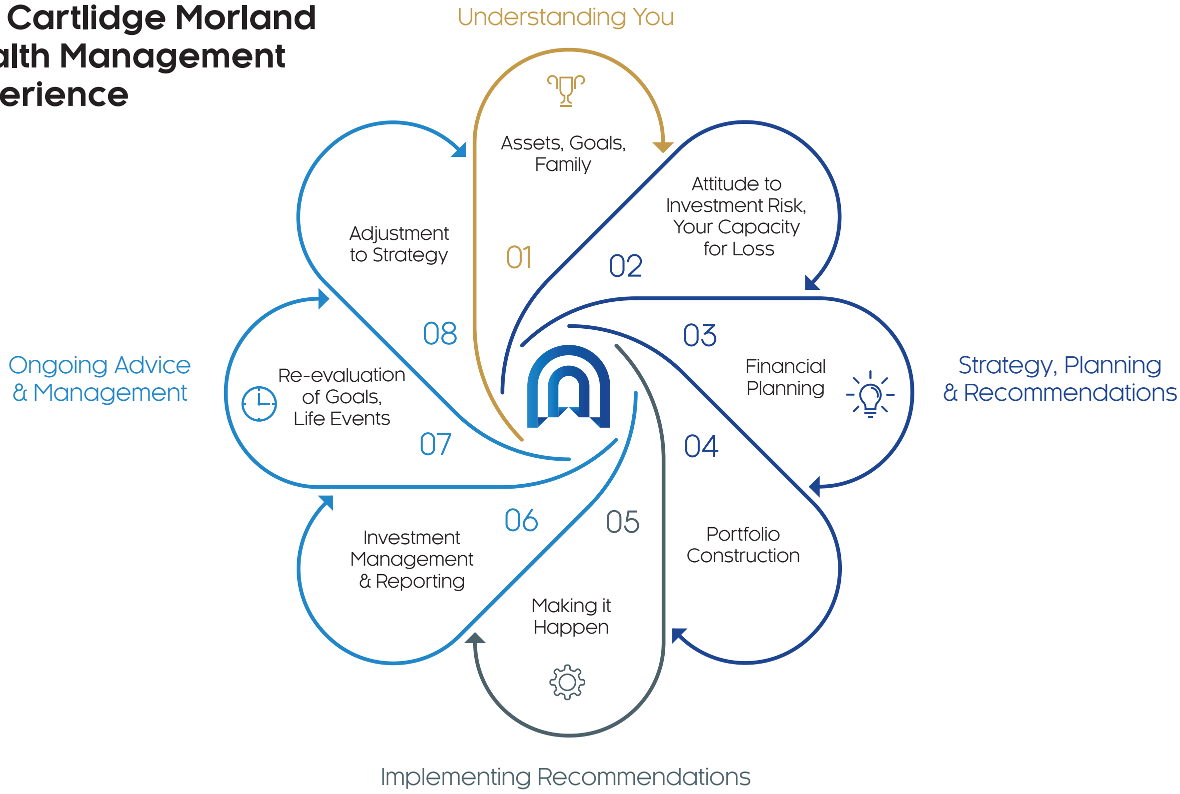
For us, wealth management is all about taking your finances from where they are now, to where you'd like them to be. It's a journey that begins with us getting to know you, your circumstances, the way you like to do things and the way you'd like us to do things. Then we apply our experience and expertise to deliver the insight, the advice and the clarity that can take you to where you want to go.

You may have considerable wealth already where having your money professionally managed is your priority, or you may need our investment management expertise and financial planning advice. Either way, we will consider the critical aspects of your financial affairs; your tax position, your assets, where they are held and your objectives for them; and construct the best way for you to achieve your goals. The strategy adopted will be individual to you, as flexible as you need it to be and we will ensure that you understand every aspect before implementing.

With strategy agreed, we then create an investment portfolio to drive returns. Your attitude to risk, capacity to absorb losses, the drag of inflation and any planned income or capital withdrawals are all considered. We steer you through future challenges – making longer term strategic and shorter term tactical decisions in selecting the best investments and managers along the way.

Offering both 'advisory' services; where you retain full control over signing off investment recommendations before we implement them and 'discretionary' services; where we get on and manage your money for you within a mandate agreed at outset, we report to you regularly and measure the performance of your portfolios against recognised benchmarks. The construction of your portfolio will depend on your individual needs and we deliver this either via our 'Select Portfolio Service' or our full 'Investment Management Service'.

The Cartlidge Morland Wealth Management Experience



Indivdual wealth management – our services

Investment Management Service

Our bespoke service for those with larger funds to invest and where greater diversification is required.

You may have very clearly defined income goals or a particular interest in certain types of investment, countries or regions. You may wish to avoid distinct areas entirely or to create a more secure portfolio base and then speculate in a very specific area. Whatever your investment criteria, by applying our fully personalised Investment Management Service, we create precisely the portfolio that can achieve your objectives.

Giving you access to almost any investment available in the market place, we provide a comprehensive portfolio review and valuation report every six months that includes detailed fund performance, cost breakdowns, a market summary, our fund switch recommendations (if applicable) and any impacts on your tax position.

Investing with the longer-term in mind, we recognise that decisive action may be needed between reviews and, in such circumstances, we will contact you with our proposed changes immediately.

Select Portfolio Service

Providing access to risk-rated pension or investment portfolios – which we rigorously review every six months – this service ensures that you invest in our preferred funds from an investor universe of over 5,000+ (which include most of the leading fund managers).

We create an asset allocation for each portfolio in line with our macro-economic view of geographic regions, then build the portfolio in line with your risk criteria by using the optimum range of asset classes – from equities through to fixed interest. Throughout, we ensure that you maintain the exposure to risk that you are comfortable with, whilst maximising the growth potential of your portfolio.

To find out more about how our wealth management services can take you to where you want to be, simply call us on 020 7709 5560

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INDIVIDUAL WEALTH MANAGEMENT

INVESTMENTMANAGEMENT FINANCIALPLANNING EMPLOYEEBENEFITSCONSULTANCY MORTGAGEBROKING

83-85 Mansell Street London E1 8AN

t: +44 (0)20 7709 5560 e: enquiries@cartlidgemorland.com

www.cartlidgemorland.com