Green

FINANCIAL ADVICE LIMITED

Wealth Management Service

In today's world, good is no longer good enough.

Ian Green, Managing Director

Who are Green Financial Advice Ltd?

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• Green Financial was established in 2010 by Ian Green.

• Ian Green has been a financial planner since 1995. His is a personal service for a limited number of clients.

• Highly qualified – full Financial Planning Certificate since 1996, the Financial Planning Diploma since 2008 and the internationally accredited ISO22222 benchmark for Personal Financial Planning.

• Amongst top financial planners worldwide as recognised by international organisation MDRT, The Premier Association of Financial Professionals

• Regular conference speaker to the world's leading financial services advisers and invited to provide expertise and opinion on financial matters on TV and radio

• Our clients include individuals and trustees as well as small to medium sized businesses and their owners.

•An ethos that is centred upon providing the highest possible service to our clients.

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Key questions for you to consider

- Do you know the total value of your investments today?
- Do you know what your current asset allocation is overall?
- Do you know your ideal overall asset allocation?
- Do you know how much tax you pay on your investments?
- Are you confident your money is invested in the most tax efficient way?
- Do you know the charges you pay on your investments?
- Do you have a clear understanding of your financial goals?
- Do you know the total return on your investments over the last year?
- Do you know how your investments are doing against your goals on an ongoing basis?

If you could answer yes to all of these questions, do you think it's more likely you'd meet your financial goals in the longer term?

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Thinking of DIY ?

- Do you have the time to do the research and paperwork yourself?
- Do you have the experience to make sound investment decisions?
- Can you be objective about your own situation?
- How would you keep up to date with changes to taxation and legislation that may impact upon your assets?
- Are you prepared to take on the risks and responsibility of planning your own financial future?

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Helping clients through their life journey

- Your financial requirements and goals will change throughout your life
- We will take a long-term view of your needs, covering your working life through to your retirement years

Life Stage	Your situation	Typical Needs
First rung on the ladder	Starting your career, meeting your partner, buying your first home, starting to plan for the future, travel	Saving for a mortgage deposit, start a pension, protect your income
Moving up	Future focused, getting married, young family, pay off the mortgage, saving for your children's education, promotion, family holidays	Repay your mortgage faster, strategies for an exciting future, protect your income and assets, protect your family's financial security
In your prime	Good income, low financial commitments, older children, redundancy, self employed, inheritance, invest in a holiday home or investment property	Increase your nest egg, make sure you are prepared for retirement
Changing Focus	Empty nester, children at university, children getting married, ageing relatives, redundancy, inheritance, holidays	Planning your retirement, ensure current lifestyle continues into retirement, work part time
Doing what you want to do	Retire, sell your business, take up a hobby or further education, travel, enjoy spending time with your grandchildren	Make your money last, protect your capital, maximise your income, estate planning.

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Green Financial Wealth Management Service

- The Green Financial Wealth Management Service is <u>not</u> available to or suitable <u>for all our clients</u>.
- Utilising the latest technology we can, for the <u>first time</u>, provide a truly consolidated facility for managing your whole financial portfolio in one place.
- Cutting through the complexity to understand your main concerns.
- Our aim is to serve clients for life and prioritise spending adequate time understanding each client's different needs before recommending an appropriate financial plan.
- Working closely with you to help you understand and organise your financial arrangements; to create, build and protect capital and achieve your goals.
- Maximising Tax Saving and Investment potential with a consistent and logical approach.
- A proactive, relationship based service that gives you more control and greater accessibility to your entire portfolio of assets.

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Helping you achieve your goals

What do we do ?

Ensure you always have the right money,
in the right place, at the right time in your life.

Discover “how much is enough?"

Make sure that you can always enjoy the lifestyle you choose to lead and that your family remains totally financially secure - whatever happens.

Ensure that your financial affairs are easy to understand and manage, with the minimum amount of time, fuss, administration and stress.

And we never, ever forget that it's your money.

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The six financial planning steps

Six steps to success

Our structured process is designed to:

- Be applicable through all market conditions
- Streamline the services we provide

How do we manage your money?

The Wealth Management Service is designed to meet your needs wherever you are in the financial planning cycle:-

1. **Wealth creation phase**
2. **Pre retirement phase**
3. **Post retirement phase**

Our Investment Process decides the asset allocation –
Geographical
Sector
Asset Class

Research regiularly shows around 90% of investment return is down to asset allocation;
market timing only accounts for about 10% of investment return

We recommend the most appropriate investment solution linked to the level of volatility you need to take to meet your financial goals.

We source the expertise of many leading investment research organisations. From this we design and review portfolios for Green Financial to satisfy your financial needs

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To Do | Client | New Client | Admin | Research | Client Base

Search
Portfolio
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Cash
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Performance
Create Orders
Track Orders
Track Workflow
Transaction History
Client Details
Fees/Commissions
Corporate Actions
Review
Reports
Document Library

Portfolio - Summary

Jack Harris - WP1075267

As At: 27/07/2010 GO

Select view: Wrap View

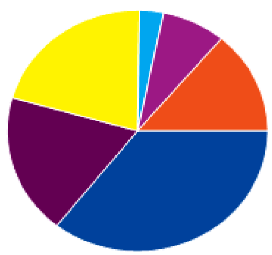
Tax Wrapper Summary

View Investment Summary | View Asset Class Summary

Include Legacy: Yes

Account Name: Jack Harris
Contact Name: Jack Harris
Adviser: Demo Advisor for LONDOA
Account Type: Individual
Company: London A

Email: jharris@pcworld.com
Home Phone: 01415558899
Work Phone: 015066332211
Mobile Phone: 07702852369



Product Wrapper	Location*	%	Value
Investment Assets			
Wrap Cash	Wrap	35.74%	£205,280.35
Personal Portfolio	Wrap	18.62%	£106,927.00
Life Assurance	External (With Profits: Standard Life Assurance Ltd)	0.00%	£0.00
Savings And Investments	External (ISA Stocks & Shares: Bradford & Bingley plc)	0.00%	£0.00
Unwrapped Savings	External (National Savings)	0.00%	£0.00
SIPP	Wrap	20.78%	£119,336.36
ISA Stocks & Shares	Wrap	3.05%	£17,500.00
ISA Cash	Wrap	0.00%	£0.00
Onshore Bond	Wrap	8.24%	£47,328.71
Offshore Bond	Wrap	13.58%	£78,017.29
	Total	**100%**	**£574,389.71**
Non Investment Assets			£377,500.00
Liabilities			£-185,000.00

Our Partnership

<u>What you can expect from us:</u>

- We will remove the hassle for you with your financial planning
- We will deal with the detail
- We will free up your time
  (arguably your most precious commodity).
- We will focus on results geared to your financial goals
- Provide and create value for money

<u>What we expect from you</u>:

- Input & commitment into the process

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What are the charges for the Wealth Management Service?

Since 2000, I have operated on a fee based, non commission basis, so that the client has as much choice as possible.

Any rebates are disclosed in full and passed back to the client account, not retained by Green Financial

We make no charge for changes. So you can be certain if we recommend an amendment to your portfolio it is because we believe it is in your best interest, not because we are being paid.

1. An Implementation Fee of up to 3% of the value of your portfolio. This is to cover the cost of the work to present you with your financial plan. Less than 10% of clients pay 3%. Most are 2% or under

2. The Portfolio Management fee – to cover all ongoing services – of up to 1.2% pa of the value of the portfolio. Less than 5% of clients pay 1.2%. Most are 1% or under

We always tell you the total cost of investing before you agree to proceed. We report to you on performance and fees using figures after fees and tax, so you always see the real return, with nothing hidden.

"We believe you should find it easy to understand the total cost of investing".

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Summary of Benefits

- A partnership between you and Green Financial
- Peace of mind that comes from knowing where you are today
- Peace of mind from knowing that there is a bespoke plan in place geared to achieving your financial goals
- More time for you to focus on what you want to do
- Transparent fee and service proposition

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"You only have to do a few things right in your life so long as you don't do too many things wrong"

Warren Buffet, American Investment entrepreneur

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