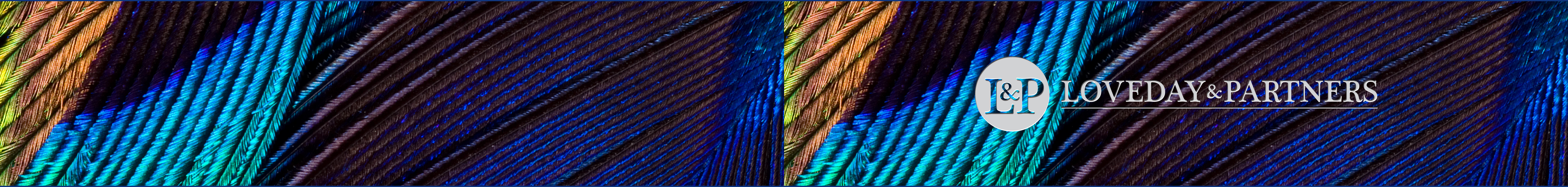


www.lovedayandpartners.com

"Working alongside our clients as strategic partners, we implement appropriate financial plans to address a lifetime of changing needs."

Proudly presenting...

Loveday & Partners

Combining a hybrid model of both stock broking and high quality financial planning, we offer a complete solution for all your investment needs.

LOVEDAY & PARTNERS

Financial Planners & Share Dealing Services

“You should be able to relax about your money and focus on what’s truly important to you.”

First of all...it’s about you

You’d like to take the worry out of your financial life.

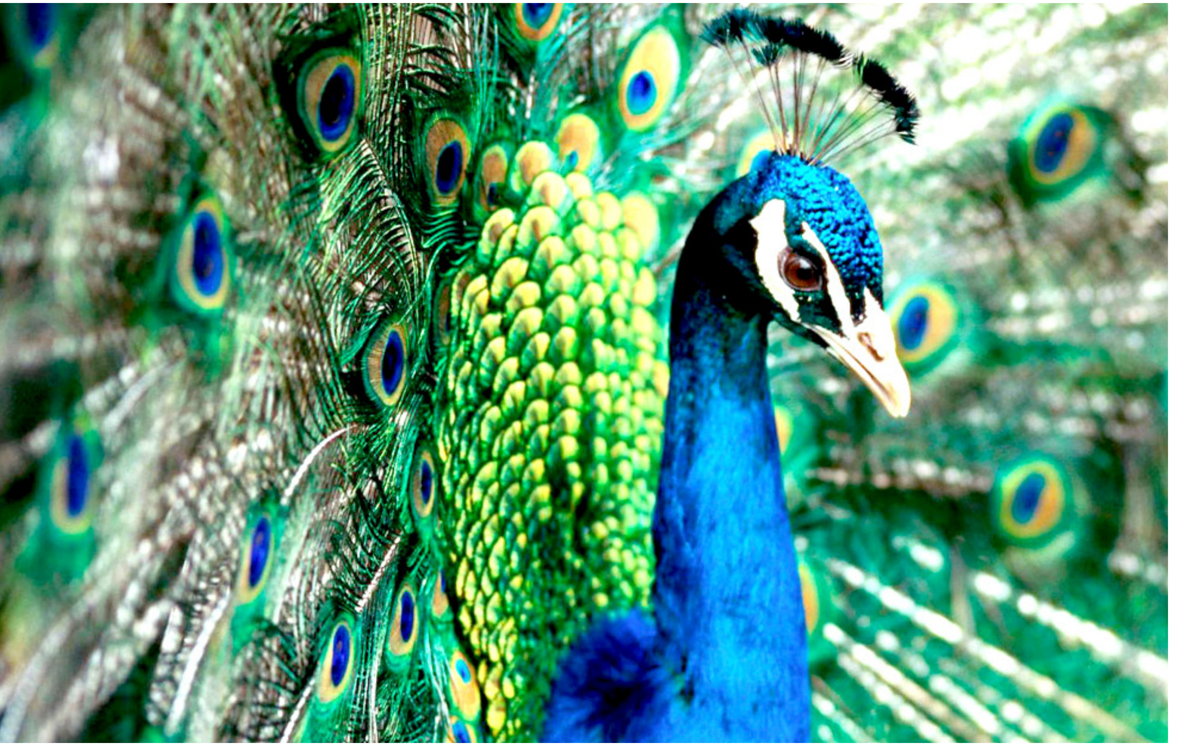
You have specific financial goals and the desire to provide for yourself and your loved ones.

You welcome and recognise the value of expert advice and dealing with a professional business.

You want to feel reassured about your finances and excited about your future.

You would appreciate regular face to face review meetings with your dedicated adviser, who knows you and your circumstances.

You want to plan for tomorrow, today. If this sounds like you and you would like to find out more, we’d love to meet you and discuss your needs and objectives.



How we help

At Loveday and Partners we look after the financial interests of individual investors, their families, businesses and trusts.

We look to identify the personal objectives and timelines for each client before agreeing a bespoke investment strategy, with ongoing portfolio reviews. In achieving this, our emphasis is on building long-term relationships with our clients.

For many clients there are certain core areas where they value our guidance and advice, including:

Retirement planning...by creating and managing your wealth, using high quality investments inside your appropriate tax wrappers such as pensions and ISAs.

Income in retirement...helping our clients transition smoothly to a retired lifestyle, regularly assessing income requirements, often looking to generate rising income to help you enjoy the lifestyle you seek.

Estate planning and long term care considerations...using financial planning techniques to consider practical solutions to protecting your wealth over the long term.

Going above & beyond

Every aspect of our business model is focused on putting your needs first in order to support your lifetime goals.

Our Promise & Commitment

To use the best, unbiased investment management and financial planning practices to help you preserve, grow and transfer your wealth to future generations.

Underpinned by a modern client service proposition, our remuneration structure is centred around service fees rather than investment charges.

We therefore have an integral focus on delivering outstanding client service.

We work with other highly qualified professionals, giving you access to specialised advice on trusts and estates, personal tax planning and legal issues.

Having implemented an appropriate financial strategy, we then take responsibility to continue to assess its suitability, so that it changes as you do.

Our business philosophy

“To begin with the end in mind means to start with a clear understanding of your destination. It means to know where you are going so that you better understand where you are now and so that the steps you take are always in the right direction.”

Stephen R Covey, The Seven Habits of Highly Effective People

We believe it's so important to have an Adviser you can trust,

who will continually understand what you are looking to achieve financially.

We work to understand you...so that we can create a plan that is tailored to meet your specific investment objectives and needs within your time horizon.

We use up to date investment techniques and technology to support our relationship with clients...not to replace it.

Our services

We strive to create a successful investment experience for you by:

- Implementing and monitoring your investment 'asset allocation' aligned to your specific goals
- Using a mix of domestic and international funds
- Using short, medium and long term fixed interest securities as well as cash deposits to meet your income requirements

Our services cover all areas of investment management and financial planning including investments, tax planning, protection, pensions, wealth transfer and estate planning.

Investment planning

Using institutional grade, low cost asset class funds, we help optimise your investments, re-balancing and reporting regularly with face to face meetings to ensure that we are still on track to meet your objectives.

Share dealing service*

Advice on stocks and shares. Selecting investments that will compliment each other in a portfolio, whether they are equities or fixed rate bonds.

Pension planning

We help you select the right scheme for you depending on your needs and objectives. You may wish to invest in a particular asset class or simply to maximise tax-free cash and deliver the pension income you want.

Retirement planning

Retirement can mean many different things for different people. We work with you to create a plan to fund your retirement, that is designed to cater for your desired lifestyle.

> “The question isn't at what age I want to retire, it's at what income.”
>
> George Foreman

Estate planning

We can help you to reduce your inheritance tax liability, through trusts and structured gifting programmes using many available allowances. Alternatively we can look to cover a potential inheritance tax liability using a life policy in trust for your beneficiaries.

Protection

Having established a Plan A in terms of your investment objectives, you may wish to have a Plan B to protect you and your family against the unforeseeable happening. We have access to the leading providers in the UK for such policies as life cover and critical illness cover.

Tax & structural planning

We help you ensure that your financial affairs are arranged in the most efficient way to reduce your tax liability.

Comprehensive financial planning

We record and confirm all the details of your financial life, including assets, liabilities, children, grandchildren, investments, other professional advisers and wills.

Consolidate & simplify your investments

You are able to hold your different investments and tax wrappers all in one consolidated account, such as your ISA, pension or capital investment bond.

On-line, up to date valuations

You are able to access your portfolio account on-line. The value of your holdings is updated on a daily basis.

Who we work with

We are able to consider all aspects of your financial needs and the decisions we make are based on what is best for you...the individual client.

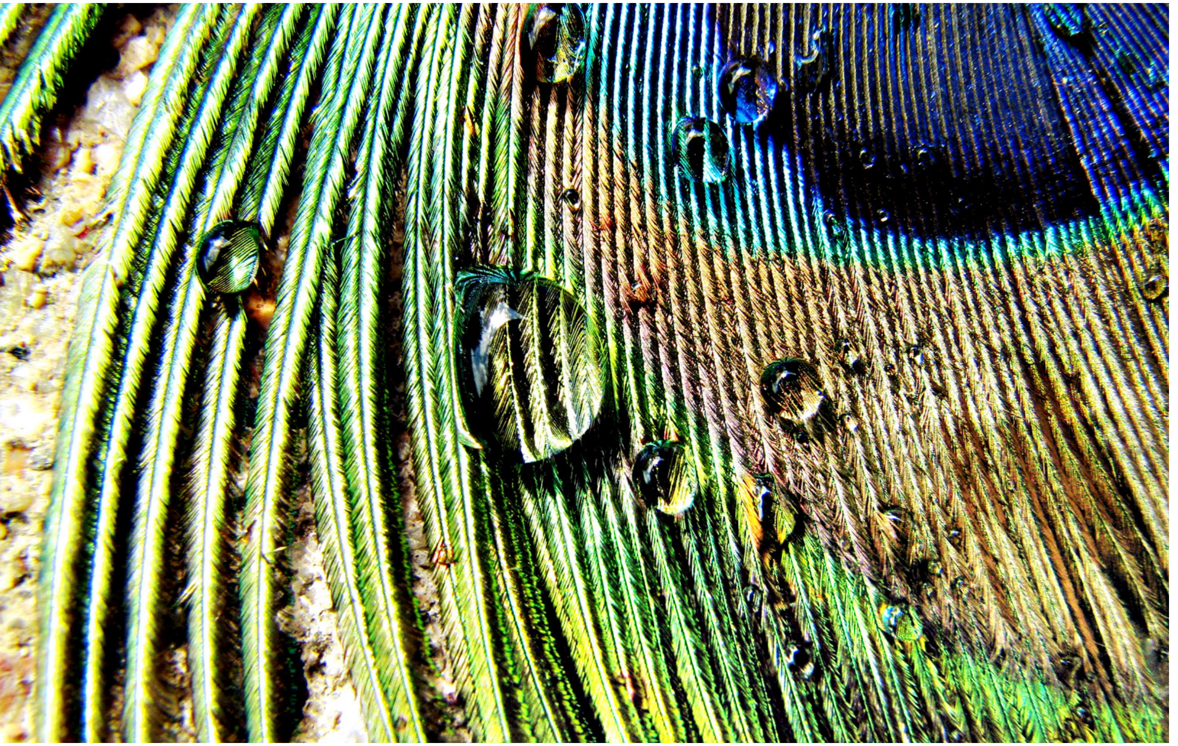
We believe that we offer our clients a unique approach to financial planning. Our service is designed to provide bespoke investment solutions for private investors and their families, trustees and business owners.

Beyond financial planning, we work in partnership with trusted legal and tax practitioners in their specialist fields.

We are able to create an integrated team of professionals who work together with us, in order to help you achieve your long term financial priorities.

For further details and information please see our website:

www.lovedayandpartners.com



Contact us

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Please call or email us to arrange an appointment.

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Fax: 01603 431802
Email: enquiries@lovedayandpartners.com

“Thank you from Loveday & Partners and we look forward to hearing from you.”

*We have previously performed as stockbrokers and can arrange for the sale and purchase of shares in nominee form via a third party Platform service. This is not however a full stockbroking service and we do not hold it out as such, but amounts to a share dealing service and means that we can advise and arrange transactions in relation to shares and debt instruments from a bespoke researched 'buy and sell' list provided by a reputable firm of Stockbrokers. The researched list is representative of available FTSE 100 equities, Investment Trusts and Debt instruments (such as gilts and corporate bonds). The researched list excludes smaller and mid-sized company stocks because of their specialist nature and increased exposure to risk that these would represent for clients. If you choose to deal without advice either within or outside of the researched list i.e. on an execution only basis, this will be at your own risk.
*You should make sure that you understand the risks before making any investment.
*Full details of the Platform Service Provider and firm of Stockbrokers we currently use for our share dealing services are available on request, or by visiting our website www.lovedayandpartners.com