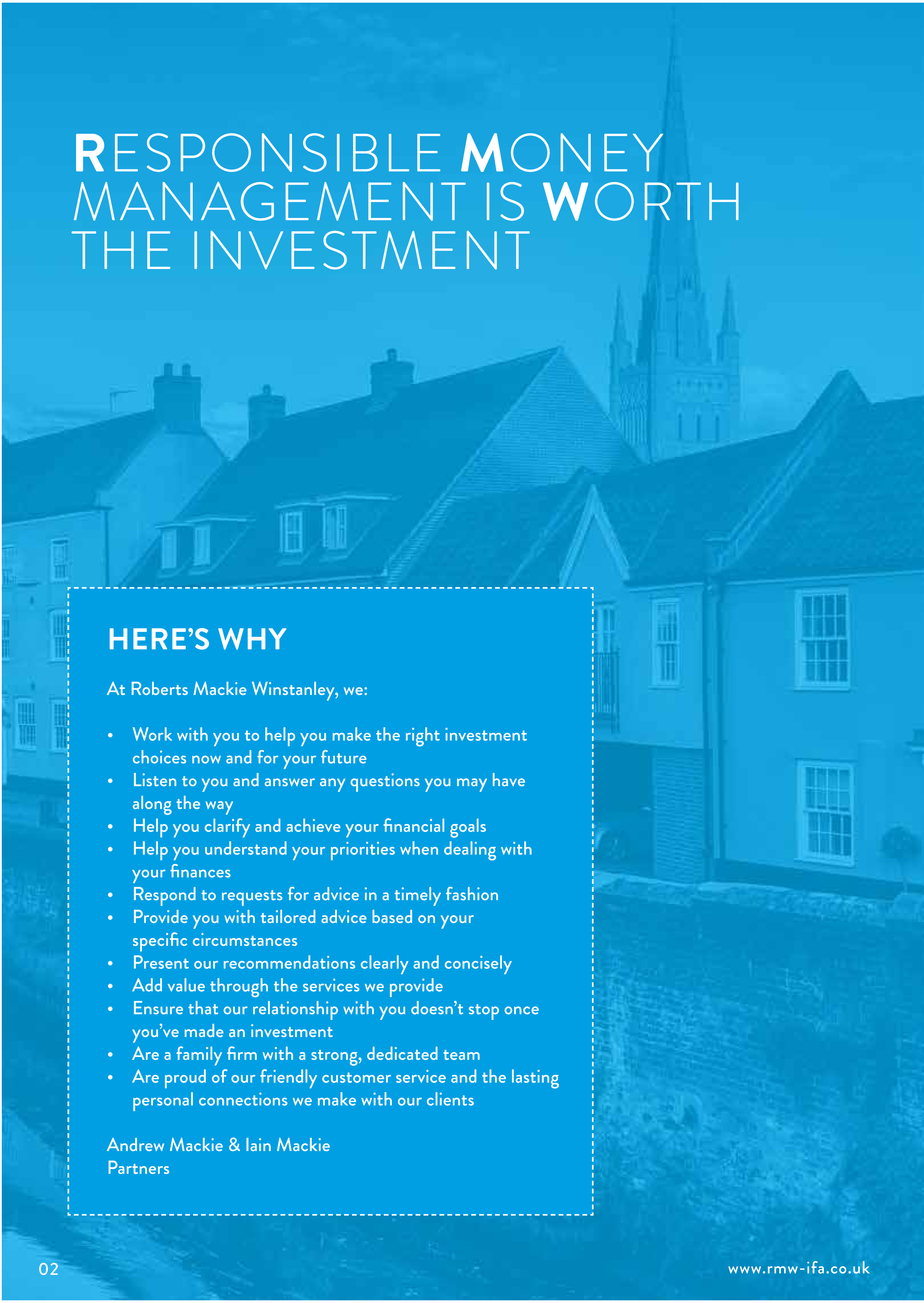
Roberts Mackie Winstanley

INDEPENDENT FINANCIAL ADVISERS

Reliably Managing Wealth

www.rmw-ifa.co.uk



RESPONSIBLE MONEY MANAGEMENT IS WORTH THE INVESTMENT

HERE'S WHY

At Roberts Mackie Winstanley, we:

- Work with you to help you make the right investment choices now and for your future
- Listen to you and answer any questions you may have along the way
- Help you clarify and achieve your financial goals
- Help you understand your priorities when dealing with your finances
- Respond to requests for advice in a timely fashion
- Provide you with tailored advice based on your specific circumstances
- Present our recommendations clearly and concisely
- Add value through the services we provide
- Ensure that our relationship with you doesn't stop once you've made an investment
- Are a family firm with a strong, dedicated team
- Are proud of our friendly customer service and the lasting personal connections we make with our clients

Andrew Mackie & Iain Mackie
Partners

ABOUT US

We are a team of independent financial advisers based in Norwich and have been serving clients across the UK since 1994.

We specialise in providing unbiased and unrestricted advice on investments, pensions and retirement options.

We offer lifetime financial planning, cash flow modelling, and estate and tax planning services.

No matter what stage of life you are at, no matter how experienced you are, you need to make sure that your money is in the right place and working for you.

These are the areas we can help you with:

- Investing for capital growth or income
- Pensions and retirement planning
- Lifetime financial planning and cash flow modelling
- Tax planning
- Inheritance and succession planning
- Protection against critical illness
- Income protection
- School fees planning
- Family protection life assurance

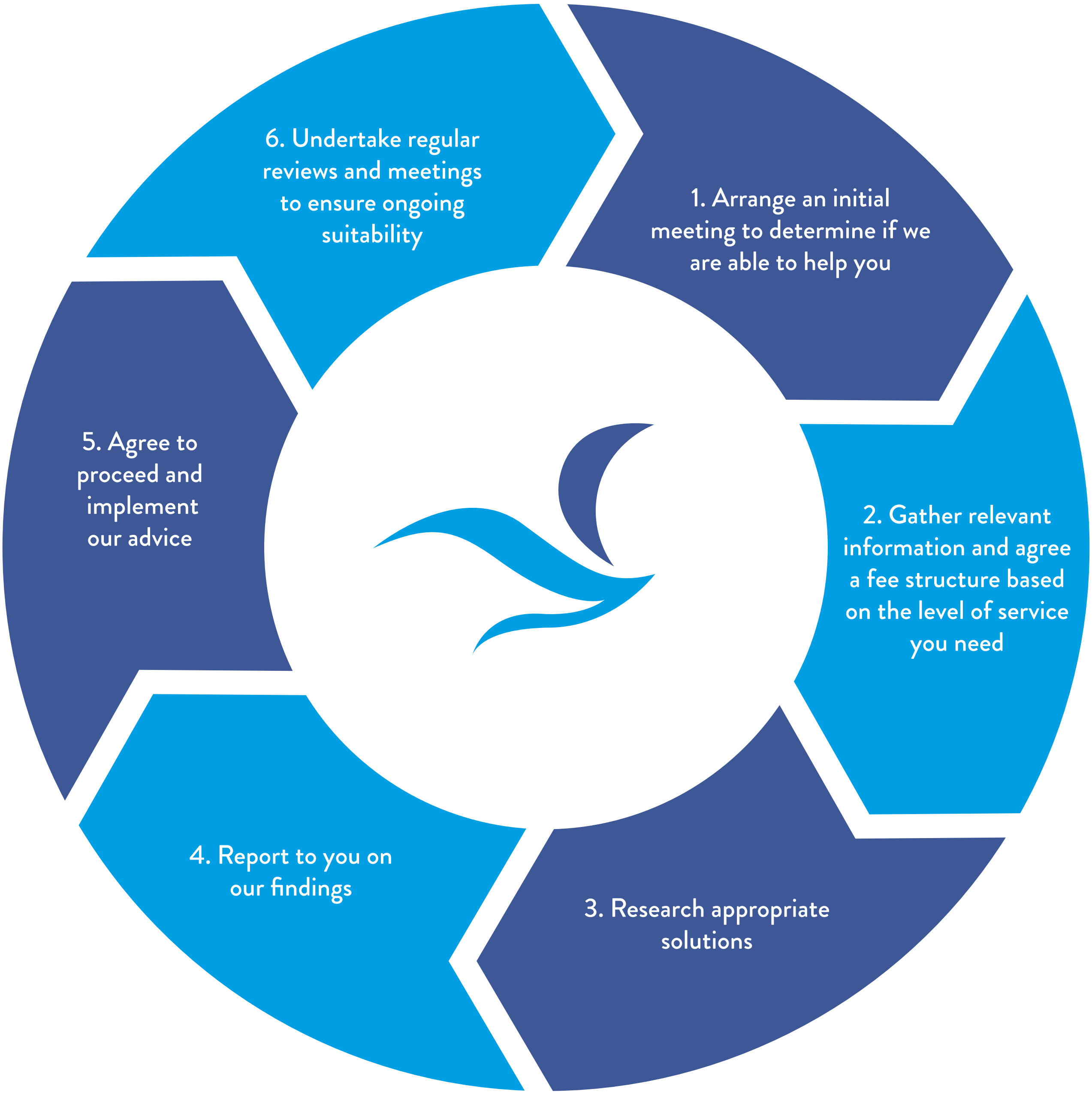
TAKE ADVANTAGE OF OUR FREE ONE-HOUR INITIAL CONSULTATION TO FIND OUT IF WE CAN HELP YOU.

OUR ADVICE PROCESS

Our advice is bespoke to the individual.

We'll get a complete picture of your personal and financial circumstances before we create a financial plan for you.

Our advice process ensures that our recommendations are appropriate and affordable.



OUR SERVICE OPTIONS AND HOW WE ARE PAID

We offer a variety of service options to meet your specific needs.

Our Premier Service is aimed at clients with fairly complex or frequently changing needs and circumstances. We take a more active role in managing your finances and provide ongoing advice. You'll have two reviews with your adviser each year. At least one of the reviews will be a face-to-face meeting with your adviser, the other may be over the phone.

Our Managed Service is aimed at clients with less complex needs, but who still need ongoing advice. You'll have one review with your adviser each year (either a face-to-face meeting or over the phone).

Our Transactional Service enables you to receive our investment recommendation without having any ongoing advice.

Our Research Service for lifetime financial planning and cash flow modelling provides you with a one-off comprehensive review of your investments or pensions. We look at the sustainability of funds over the long term as well as identifying any funding gaps. We will help you plan how to repay any liabilities and when it's best to do so.

Please note that the Financial Conduct Authority does not regulate cash flow modelling.

OUR FEE STRUCTURE

We have a simple fee structure for the services we provide.

We will always fully disclose our fees to you prior to us starting any work on your behalf.

We charge an initial advice fee for our initial advice and recommendations.

We charge an ongoing advice fee for the ongoing service you receive from us.

If you do not require an ongoing service, only our initial advice fee applies and no additional fees are payable to Roberts Mackie Winstanley.

A fixed fee applies to our Research Service based on our hourly rates.

CONTACT US TO REQUEST OUR FEES AND SERVICES DOCUMENT FOR FULL DETAILS OF OUR FEE STRUCTURE AND THE DIFFERENT SERVICE FEATURES THAT APPLY.

PERSONAL FINANCE PORTAL

As a client of Roberts Mackie Winstanley, you'll have access to the Personal Finance Portal (PFP), our online client portal.

PFP allows you to see your entire financial worth in one place, obtain a valuation of your portfolio, interact safely and securely with your adviser via secure messaging, and view and update your personal data or account information.

OUR INVESTMENT STRATEGY AND THE INVESTMENT COMMITTEE

The volatility that we have witnessed in global stock markets since January 2000 has been unprecedented and traditional investment portfolios may not have fared well. In the first quarter of 2011, we decided to review the way in which we invest money on behalf of our clients.

We set up an investment committee with the aim of:

- Creating and maintaining a robust investment process for our Premier service clients
- Assessing the investment process regularly by way of twice-yearly review meetings
- Identifying investment funds that can be used to provide investment solutions for our clients
- Sharing ideas and continually improving the investment service we offer to our clients
- Drawing on the specialist knowledge of an investment expert to advise on both our strategic and tactical asset allocations within our bespoke model portfolios
- Providing clients with specialist economic advice on the outlook for the global economy

We have an established method of determining what we consider to be the most suitable investment portfolio for any given risk profile.

Our investment process involves allocating a percentage of your money to certain asset classes to provide you with a diversified portfolio based on your own attitude to risk and capacity to absorb potential losses.

This approach helps us to devise investment portfolios for our clients that can help mitigate the risk of sudden changes in the global economy.

LIFETIME FINANCIAL PLANNING AND CASH FLOW MODELLING

Life is unpredictable, but careful consideration of a range of 'what if' scenarios can help you prepare for anything that life has to offer. We want to help you plan for and adapt to real life events before, during and after they happen.

Testing different scenarios helps you understand the impact that key decisions may have on you and your family as you travel through life. Together, we can develop detailed financial plans and risk profiles for retirement, education, gifting and the tax-efficient transfer of wealth.

Effective lifetime financial planning helps you plan for:

- Retirement
- Cash flow
- Investments
- Legacy
- Education
- Protection
- Estate and inheritance taxes

VISUALISE YOUR FINANCIAL FUTURE: IT COULD TRANSFORM THE WAY YOU SAVE, SPEND AND RETIRE.

CONTACT US

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