AN INTRODUCTION TO OUR SERVICES

SIMPSON FINANCIAL SERVICES

Welcome

We pride ourselves on being a highly professional company throughout. All of our dealings are with your best interests at heart in a thoroughly transparent and honest manner.

Rob Simpson, Managing Director

Simpson Financial Services is a privately owned firm of independent financial advisors with offices in Coventry and Leamington Spa. Established in 2003, we have steadily grown to become a leading firm of expert financial planners working closely with personal and business clients throughout the UK.

Becoming a client of Simpson Financial Services means more than just sourcing the right financial products for you. It's about working closely with you to understand your financial goals, aims and ambitions. It's about regularly reviewing your financial planning to make sure everything is in place and on track and it's about helping you make the right financial decisions.

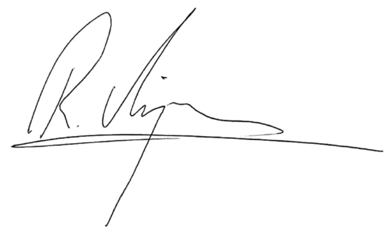
All of our dealings are with your best interests at heart and in a thoroughly transparent and honest manner. We have invested in our company infrastructure and bought into industry leading technologies to make sure that the service you receive from us is accurate, reliable, consistent and rewarding.

Our Comprehensive Financial Planning Service analyses and refines the key components of your finances to help make sure you reach you financial goals. Starting with probably the most important area of your Budgeting we then look closely at your Savings, Investments, Borrowing, Protection, Estate Preservation and Retirement Planning. We advise you on how to make sure that your financial planning is working at its best for you.

For clients who have a more specific and focused financial objective we also offer a Select Financial Planning Service. This allows us to target our financial advice to you on your very specific financial goal and is a scaled down version of the Comprehensive Service.

We also have a suite of specialist services which are offered on a standalone basis. These include areas such as Mortgage Advice, Making a Will, Care Home Fees Planning, Probate Settlement and advice to Trustees.

Robert Simpson, Managing Director



Our six stage process:

Simpson Financial Services follow a carefully designed financial planning process so that you know exactly what is happening at each stage of its six steps...

1

Stage 1 - Engagement

Initially we need to understand what your financial goals, objectives and ambitions are. From here we will explain how we might help you, discuss the different levels of service available to you and what our likely costs for advising you will be. We will answer any questions you may have and we should then be able to decide how to proceed.

2

Stage 2 - Discovery

Here we help you establish and refine your financial goals. We also document your personal information and details of your current financial circumstances. In addition, we investigate your investment knowledge and experience along with assessing your attitude, tolerance and capacity for investment risk.

3

Stage 3 - Research and Analysis

When analysing your existing financial affairs we leave no stone unturned. We read all the small print, we use industry leading technology to source the most suitable products and funds, we collaborate with our colleagues who are specialists in their respective fields of finance, we consider all the tax strategies and we decide on an asset allocation that's matches your risk profile. Only then can we start drafting your financial plan which confirms our advice and may give specific recommendations to help you achieve your financial goals.

4

Stage 4 - Presenting Your Financial Plan

For your financial plan to be successful you need to understand and commit to it. This comes from understanding our advice and recommendations. We spend time with you to present your plan, discuss the detail and answer any questions you may have. If any fine tuning needs to be done this is the time to do it.

5

Stage 5 - Implementing any Recommendations

If we have given advice and recommendations in you financial plan that require actual changes to be made, investments to be carried out and/or policies to be bought we draw up any necessary paperwork for signing and administering. We will keep you informed of the progress of this implementation and ensure that all actions are carried out in a timely and accurate manner.

6

Stage 6 - On going Servicing and Reviews

As you go through life your circumstances and lifestyle will change so it is important to make sure your financial plan adapts with you. We have a range of ongoing services and reviews which will give you the comfort and peace of mind that we are constantly monitoring your financial affairs, giving you advice when you need it and keeping you abreast of market changes which might affect you.

How we charge

We like to think the cost of our services are reflected in the complexity or simplicity of your circumstances and that there are no hidden surprises.

We do not charge for our initial meeting. The costs we incur for this are met by our marketing budget.

During the initial meeting we will discuss and agree both the level of service you need and the costs involved. We will write to you to confirm what has been agreed and ask you to sign and return a Client Agreement.

We charge a fixed fee for the production of your bespoke financial planning report. We also charge a fixed fee for consultation on our range of specialist services.

If, as a result of our financial planning advice or specialist service consultation, we need to implement actual changes and/or investments and/or policies to be bought then we charge a fee to effect this.

Our ongoing servicing and review is also charged for based on the level of service and frequency of reviews.

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>
> **Robert Simpson, Managing Director**

Case Studies

1. Mr & Mrs J are busy working professionals with 3 children. We discussed our range our services and they chose the Comprehensive Financial Plan. We helped them identify their financial goals and objectives, gave our advice and then implemented their financial plan. Now they are funding their children's tuition fees using ISAs, they are protecting their family and Estate using life insurance and wills and are on their way to an earlier retirement using stakeholder pensions and an offset mortgage, all within budget.

2. Mr P was approaching retirement and had built up a significant portfolio of pension funds, investments and cash deposits. We spent quite some time discussing his future plans and where we could help him. He chose the Select Financial Plan and we helped him maximise his income, minimise the income tax payable and preserved his wealth of his Estate for his children and grandchildren from any Inheritance Tax. We also removed his concerns over his future financial wellbeing using a combination of Care Home Fees planning and Lasting Power of Attorneys.

As you go through life your circumstances and lifestyle will change so it is important to make sure your financial plan adapts with you.

Robert Simpson, Managing Director

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