

your *Preferred*  way

When it comes to managing wealth, you naturally want to make the most of your investments. But with ever more financial products to choose from and increasingly complex tax legislation, it can pay to enlist a partner to help you step back, see the bigger picture and be sure that you're really getting the utmost value from your assets.

At Gibbs Denley, we take a holistic and objective approach.

Our Preferred Wealth Management Service provides all the specialist consultancy, tax expertise and ongoing support you need to benefit from a tailor-made investment strategy designed to meet your current requirements and future aspirations.



Gibbs Denley – the Preferred partner for financial advice

Preferred is a complete package of investment management services combining expert consultancy, personal support and online portfolio tracking – all under one roof.

Through a deep analysis of your whole portfolio, we identify how it can be optimised in line with your situation, goals and attitude to risk. With the new investment strategy in place, we keep your portfolio under constant review and fine-tuned to ensure ongoing suitability in response to changing circumstances.

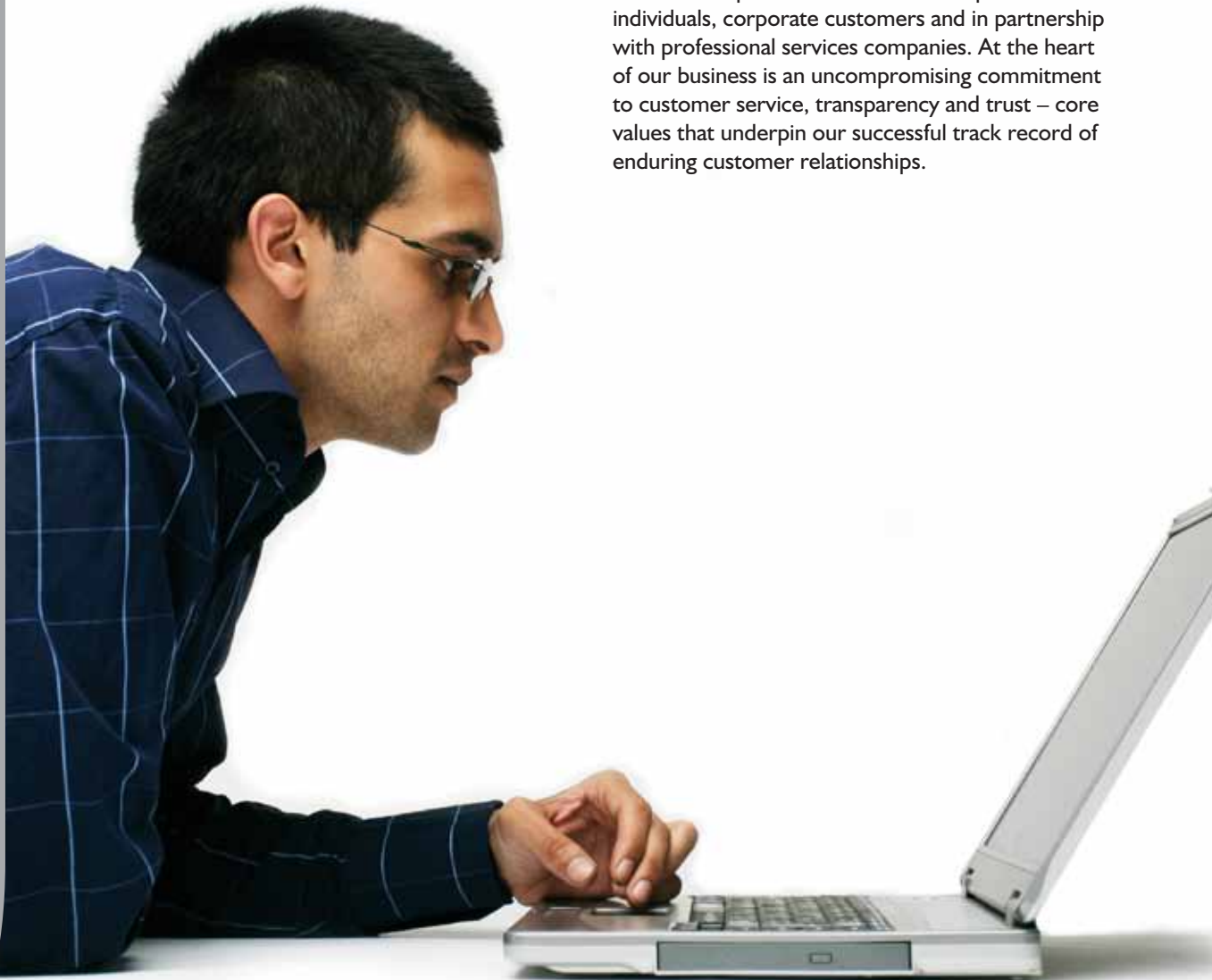
By combining strategic investment planning with our unique investment tools, Preferred makes it easy to meet your current needs while continually strengthening and building your assets for the future.

Benefits include:

- Independent financial planning from a highly qualified team of experts
- Holistic, ongoing management of your entire investment portfolio and assets
- Regular reviews, specialist advice and personal support when you need it
- Optional 24/7 visibility of your asset performance for additional control
- Easy reporting of financial status for tax and legislative purposes
- The peace of mind that your investments are in safe hands.

An independent partner you can trust

Gibbs Denley Group are one of the most respected Independent Financial Advisors in East Anglia. Our team is highly qualified and experienced in all aspects of personal and corporate finance, with particular expertise in investment management, insurance, taxation and pensions. We work with private individuals, corporate customers and in partnership with professional services companies. At the heart of our business is an uncompromising commitment to customer service, transparency and trust – core values that underpin our successful track record of enduring customer relationships.



Gibbs Denley Preferred Wealth Management Service

The Gibbs Denley Preferred Wealth Management Service is a complete package of investment services to help you manage your personal or corporate wealth more effectively. Combining expert consultancy, personal support and online portfolio tracking, it provides everything you need to get the utmost value from your entire asset base – all under one roof.

We take a holistic and objective approach to help you to benefit from a tailor-made investment strategy that makes it easy to meet your existing needs while continually managing your assets for the future.

The Preferred approach

Our objective is to create a customised portfolio that ensures ongoing suitability of your investments. The starting point is to build a detailed profile based on your circumstances, aspirations and attitude to risk.

This involves structured planning around the four key drivers that will typically shape your ideal investment portfolio:

- Circumstances and cashflow needs – *plan how best to achieve your goals*
- Attitude to risk – *balance your risk with your requirements*
- Tax considerations – *minimise the tax liability of your investments and estate*
- Legislative issues – *safeguard your assets in response to change.*

Having established your profile, we conduct a comprehensive analysis of your existing investments, pension scheme holdings, property and other assets. Whether you require immediate income, long-term capital growth, or both, we will develop a portfolio that is ideally matched to your individual circumstances, risk range and goals.

Preferred investment expertise

As a Preferred customer you'll benefit from working with a team that has the proven experience, research capabilities and technology to create and manage a diversified and tax-efficient portfolio. As well as a close partnership with your dedicated consultancy team, you'll also have full access to a highly qualified group of specialists. With an intimate knowledge of their markets, they can advise you on how to exploit the full potential of each type of investment.

By evaluating the relative merits of the many different options available, we ensure that your portfolio has sufficient diversity both within and across different investment sectors. We only recommend quality managed funds and continually assess their value against the leading ratings agencies such as Standard & Poor's.

As Independent Financial Advisors, Gibbs Denley is not tied to any specific funds or providers so can be trusted to provide an objective view. We'll identify the best holdings for your risk profile and constantly monitor the potential impact of any key market changes or legislation, alerting you to take recommended action if required.

Our expertise covers the whole range of available investment holdings, including:

- Cash
- Deposits
- Individual Savings Accounts (ISAs) and Personal Equity Plans (PEPs)
- Inheritance tax plans
- Multifunds and collective investments
- National Savings
- Offshore investment accounts
- Pension schemes
- Unit Trusts and Open Ended Investment Companies (OEICs).

Preferred attributes

A flexible, responsive service

To keep pace with change, regular reviews and updates are a key part of the Preferred service. Having established your ideal portfolio, we'll help you keep a vigilant eye on the impact of change. Whether it's a change in your personal circumstances or an external market development, we'll give you the guidance you need to respond appropriately.

Balance risk with requirements

We ensure that your portfolio reflects your attitude to risk. Your risk profile can shift in line with changing personal circumstances and at different stages of life. These are all factors that we'll review with you on a regular basis.

Minimise tax liability

With tax regimes becoming ever more complex and subject to frequent change, it is essential to guard against unexpected surprises. As part of the service we give consideration to the reduction of any potential tax liabilities through the use of appropriate holdings and, in some instances, specialist trusts.

Respond quickly to new legislation

Financial legislation can be a minefield, with new regulations coming into force on a regular basis. We assess the effect of new rulings and provide clear guidance to keep you up to date and ensure that you protect the long-term value in your estate.

Online performance tracking and reporting

One of the value-added services we offer is Preferred Online, an optional portfolio valuation and performance tracking tool that gives you 24/7 real-time visibility of your whole portfolio. This easy-to-use online service gives you more flexibility to keep an eye on your funds. Furthermore, it enables you to print off useful tax and income reports that may benefit your accountant and legal advisors.

A partnership based on trust

To assist with all your needs, you'll have the ongoing support of a dedicated consultant and customer service team you can trust with the smooth running of your portfolio. To help you assess the state of your finances, our reporting tools make it easy to ensure that the investment strategy continues to meet your goals.

Uncompromising commitment to our customers

We pride ourselves in providing a friendly, no-nonsense service that adds clear, measurable value to our customers. We work with private individuals, corporate customers and in partnership with professional services companies. At the heart of our business is an uncompromising commitment to customer service, transparency and trust – core values that underpin a successful track record of enduring customer relationships.

Preferred benefits

- Independent financial planning from a highly qualified team of experts
- Holistic, ongoing management of your entire investment portfolio and assets
- Regular reviews, specialist advice and personal support when you need it
- Optional 24/7 visibility of your asset performance for additional control
- Easy reporting of financial status for tax and legislative purposes
- The peace of mind that your investments are in safe hands.

The value of capital income may fluctuate. Returns from investments are not guaranteed.

Preferred Online – your portfolio at your fingertips

To complement the Preferred Wealth Management Service, Preferred Online is an optional feature that provides additional flexibility to keep an eye on your investments online. It is an easy-to-use portfolio valuation and performance-tracking tool that gives you 24/7 real-time visibility of your holdings at the touch of a button.

The convenient way to track your portfolio

Preferred Online enables you to view detailed valuation data on all your holdings whenever it suits you. A wealth of data on over 1,300 investment funds, makes it an invaluable resource for comparing the performance of a wide range of different holdings across a diverse range of sectors.

Keep an eye on all your assets

With Preferred Online you can keep track of all the investment holdings in your Preferred portfolio,

including cash, deposits, ISAs, PEPs, inheritance tax plans, multifunds and collective investments, National Savings, offshore investment accounts, pension schemes, property investments, Unit Trusts and Open-Ended Investment Companies (OEICs).

Create detailed income reports

Preferred Online can also simplify your financial record-keeping, by enabling you to generate detailed tax and income reports that may benefit your accountant and legal advisors.



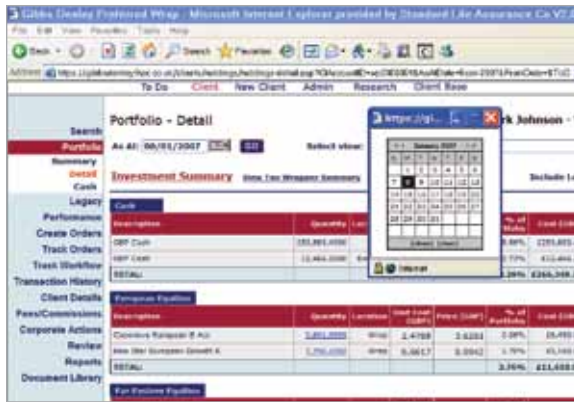
A simple, fast and efficient service

- Secure online registration and user-friendly features
- View your portfolio 24/7 in real time
- Generate detailed income reports for tax and legal purposes
- Full support from your Gibbs Denley team.



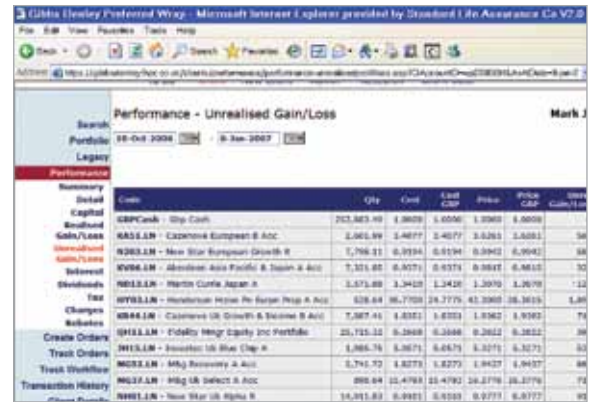
Create a holistic view of your portfolio

- View all your investment holdings at a glance
- See a summary of current valuations
- Assess the overall balance of your assets.



Evaluate your investments in detail

- View all elements of your portfolio in depth
- Check the performance of specific holdings
- Analyse your full transaction history.



Compare returns on investment

- Quickly compare performance across different funds
- Easily identify unrealised gains and losses
- Rapidly assess the returns on your holdings.



Evaluate portfolio valuations in depth

- Track income and capital returns in detail
- Compare performance across all of your holdings
- Create income reports for specific timeframes e.g. for tax.



A wealth of information at your fingertips

- Comprehensive data on over 1,300 funds
- Drill down to the level of data and analysis you need
- A complete, user-friendly resource.

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