PRYCE WARNER

International Financial Advisors, Pension Advisors
Trust & Asset Management & Business Consultants

Private Client & International Pension Planning Division

Brussels Paris Dublin Geneva Monaco Nassau

Agenda

- Overview of Pryce Warner
- Putting the right financial strategies in place
- Examples of Asset Management
- How we work with our clients
- Next steps

About us...

A privately owned INDEPENDENT Financial Services & Investment Consultancy Group

More than 30 years experience in the industry

Serving clients in more than 50 countries worldwide

Offices in Brussels, Nassau, Monaco, Dublin, Paris & Geneva

A proven track record of successful investment management through both good & bad times

Working with some of the world’s largest & most respected financial institutions

Clients include corporations, individuals, trusts & foundations

What we do for our clients…

Planning for financial freedom & financial independence

Protect, preserve & ensure growth of capital & investments

Provide security flexibility & accessibility

International Pension Planning UK SIPP’s-QROPS

Minimisation tax

Provide income from assets as required

Contain costs

Also provide THE PEACE OF MIND

that comes with

AN INTELLIGENTLY PLANNED INVESTMENT PORTFOLIO.

Our services include…

Individual Clients

Investment & asset management

Asset mgmt. & regular income provision

International pension planning

International tax planning

Expatriate offshore banking

Education fee planning

Mortgage reduction programming

Estate & inheritance planning

Trust formation & trust management

Corporations, Trusts & Foundations

International business consultants

Management of Corporate retained earnings

Director & employee benefits

International tax planning

Corporate pension planning

Director & employee benefits

Foundation formation & management

Charities formation & management

Trust formation & trust management

Significant Benefits for SIPP Holders to Transfer to a SIPP-QROP's

Lump sum: Our SIPP Solution can now pay 30% to you as a tax-free lump sum. UK personal pensions are restricted to 25%

Benefits: Within our SIPP SOLUTION you do **not** have to buy an annuity at retirement. Instead you can keep your pension funds invested and drawdown from them to provide a pension. Unlike an annuity, your remaining fund stays intact. You can defer draw down benefits to a time that suits the pension plan holder

Investments: Our SIPP Solution can invest in a wide range of asset classes. Our SIPP can provide access to bespoke commercial property opportunities.

Estate Planning: Our SIPP Solution can be used to transfer benefits tax efficiently to your beneficiaries.

Fees: Transparent and cost efficient fee structure within our SIPP Solution

Regulation: Our SIPP Solution is fully approved and regulated under strict pension law & rules unlike many other jurisdictions whom do not have Regulation or Regulators

Principal Benefits of SIPP-QROPS

Income Tax (Pensions) Act 2008

Maximum annual contributions £300,000

Tax Free Cash Lump Sum – 30% on retirement

No requirement to buy an annuity

Income drawdown based on UK GAD rules

0% Tax on death pre-retirement

7.5% Tax on death post-retirement

Estate planning opportunities

Are you on right track for financial freedom & financial independence?

State pension & corporate pension often not enough

Published government inflation rates often lower than reality

Interest rate changes affect investment strategy

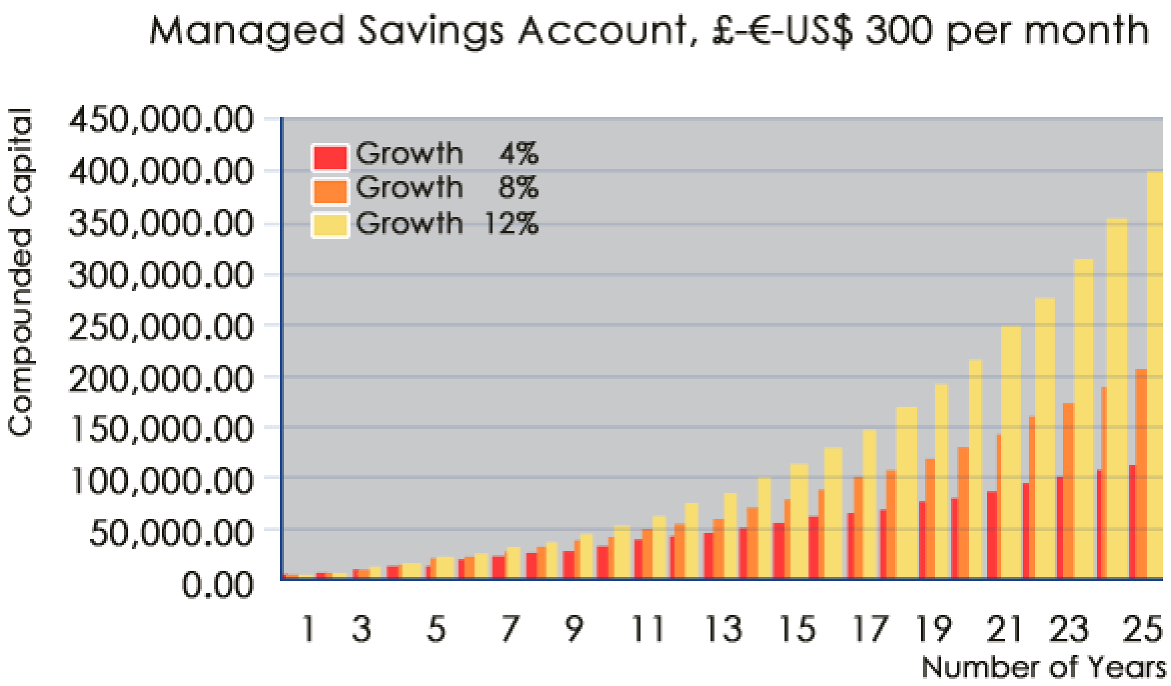
Time & professional management are best friends of investor

Understand fully your financial strategies and investments

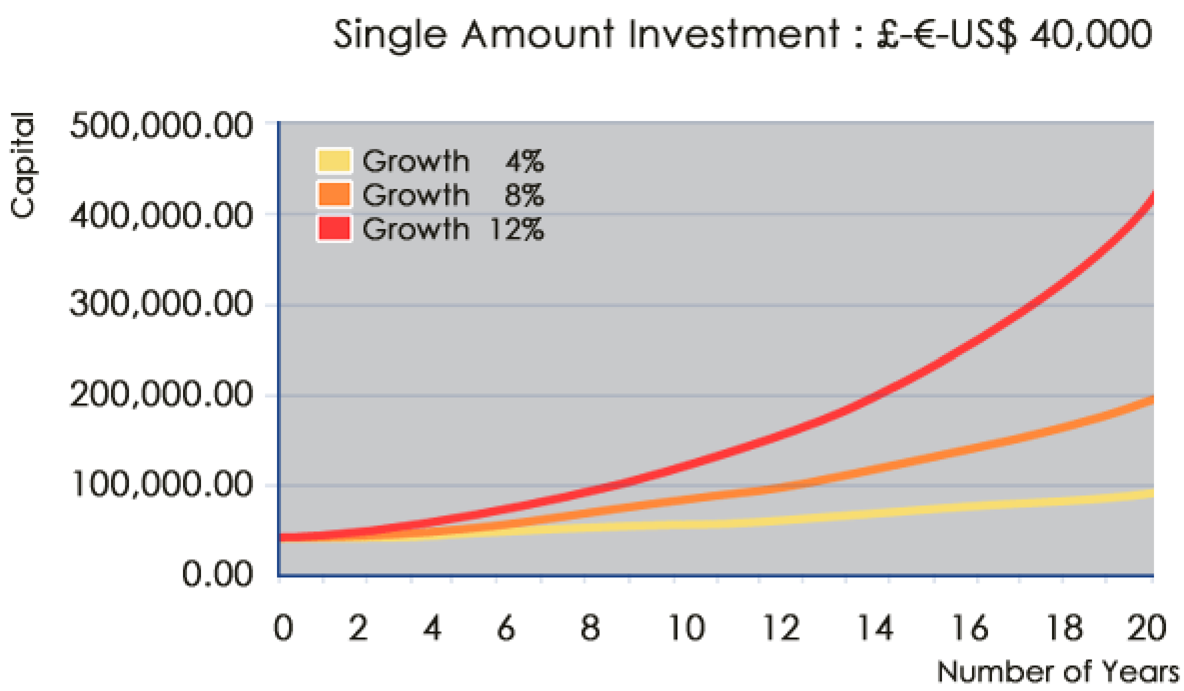
Regular reviews are essential

The most important financial strategy for an investor is to have a portfolio of investments that outpace inflation and gives the investor protection of capital and real growth.

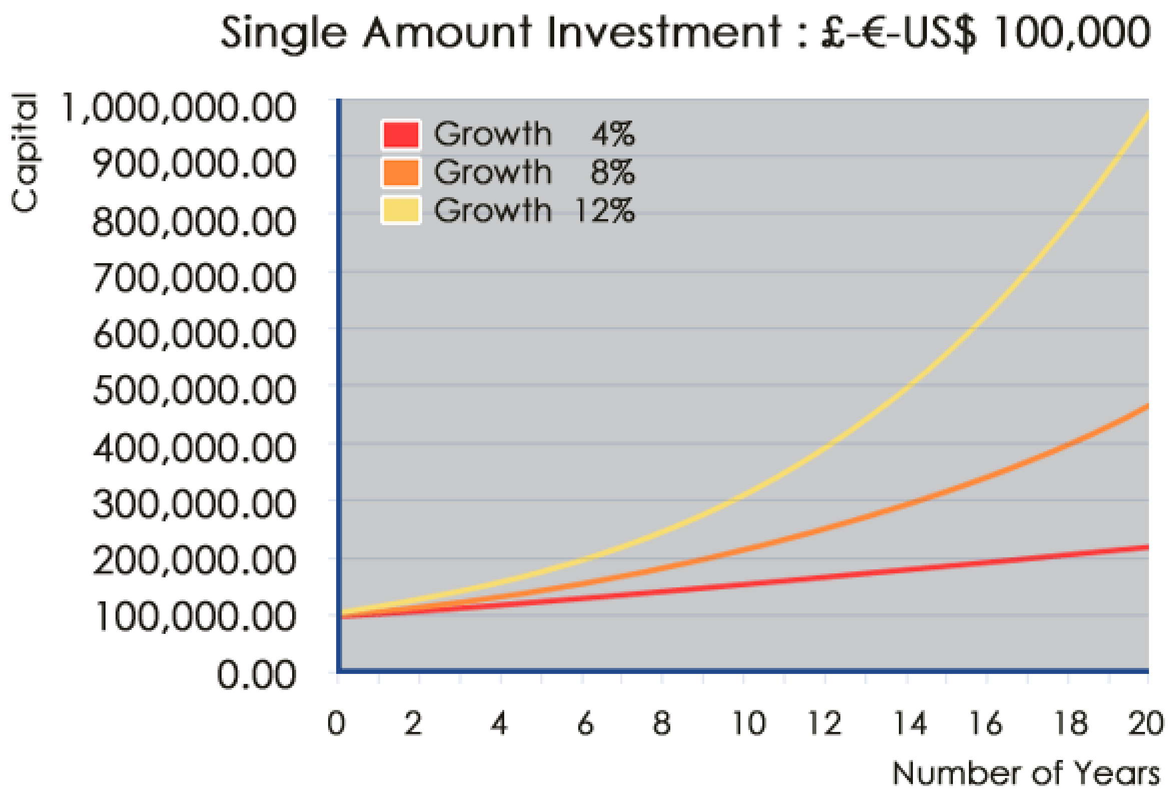
ASSET MANAGEMENT – example managed savings account



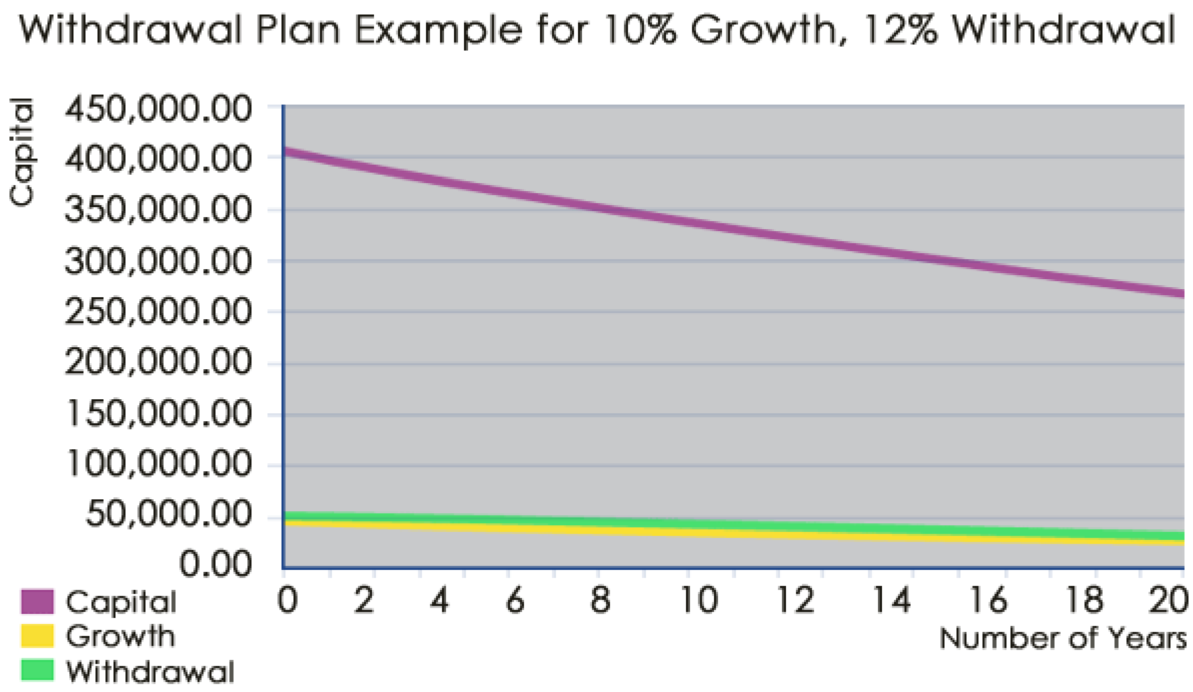
ASSET MANAGEMENT - example single amount investment (1)



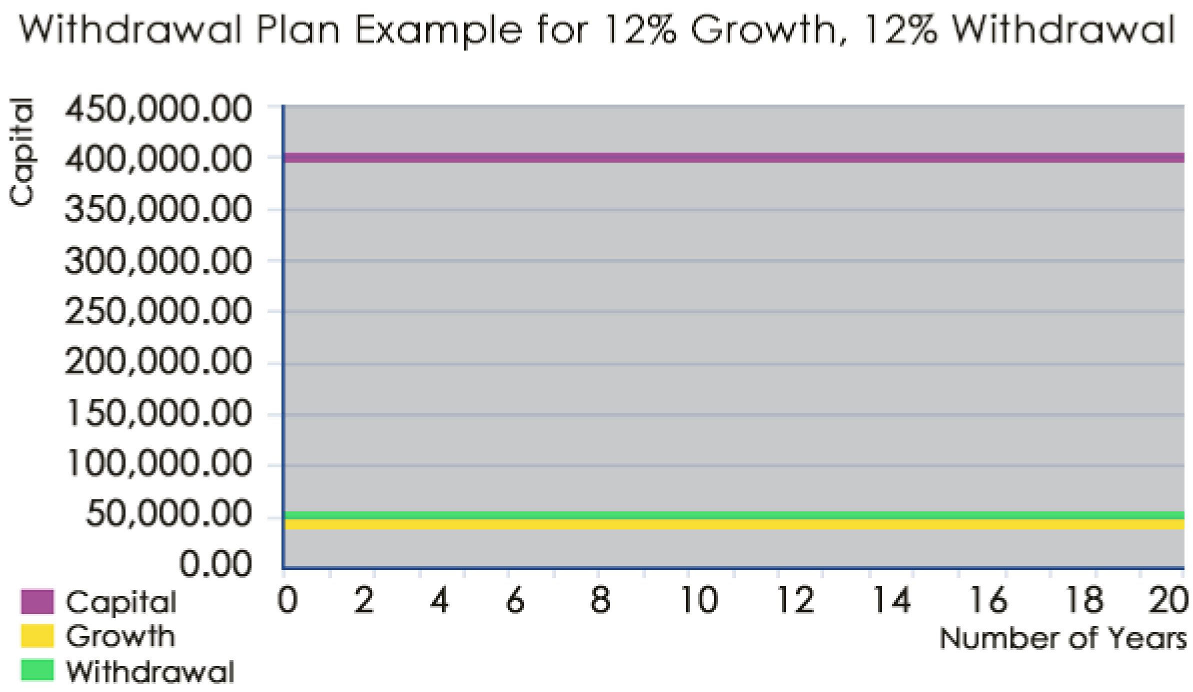
ASSET MANAGEMENT - example single amount investment (2)



ASSET MANAGEMENT - example of withdrawal plan (1)

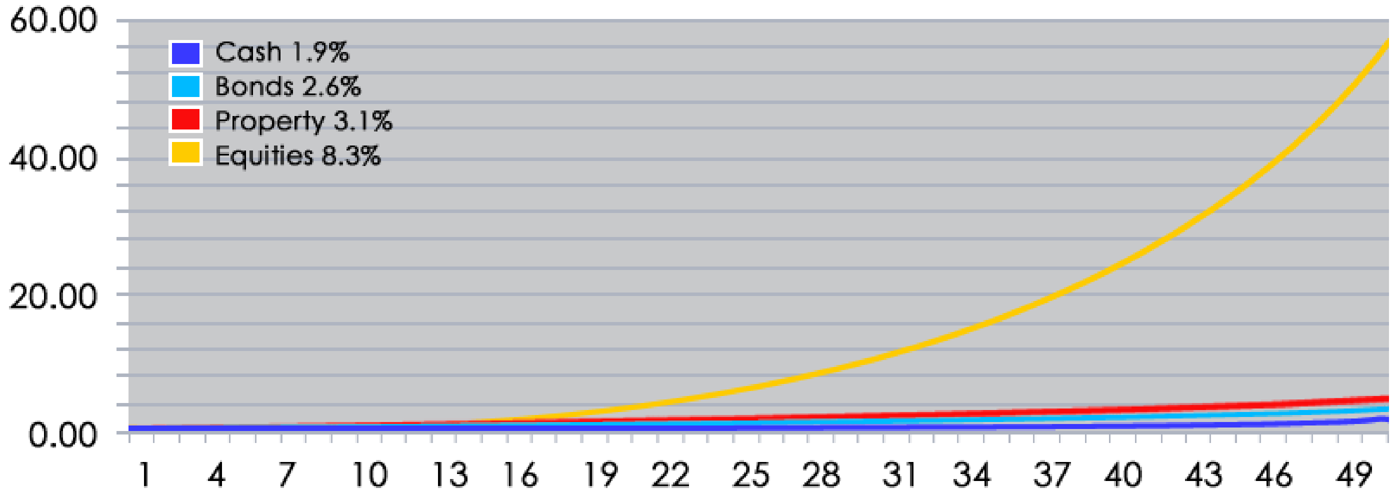


ASSET MANAGEMENT - example of withdrawal plan (2)



ASSET MANAGEMENT

Managed equities are clearly long term winners



Number of Years

Source: Barclays Capital Equity Gilt Study 2005, UK returns annualised from 1955 to 2005

*Property figures – source: Datastream/Halifax to December 2005

Our fund performances at 31st December 2007

Pryce Warner International Growth Portfolio						
1yr	3yr	5yr	10yr	15yr	20yr	25yr
14.1	22.1	18.1	18.4	18.7	19.8	18.6
Pryce Warner International Premium Capital Portfolio						
1yr	3yr	5yr	10yr	15yr	20yr	25yr
13.7	21.4	14.4	15.6	16.1	16.6	17.1
Pryce Warner International Bond & Income Portfolio						
1yr	3yr	5yr	10yr	15yr	20yr	25yr
10.9	11.7	11.1	12.4	12.6	12.8	12.6
Pryce Warner International Property Portfolio						
1yr	3yr	5yr	10yr	15yr	20yr	25yr
14.3	16.2	16.6	14.6	12.7	14.2	15.3

How we work with our clients…

Time devoted to fully understand prospective client's financial situation and financial goals

Free Private Personal Financial Analysis is prepared with individually tailored investment structure

Independent selection from more than 2000 unit trusts & investment products

We partner with some of the world's largest and most respected financial institutions.

For example, *Fidelity Investments, Henderson Global, Franklyn Templeton, Invesco, Generali Group, Scottish Provident, Royal Skandia, Winterthur & Zurich Life.*

How we work with our clients…

Providing clients with:

High levels of security

Management by world recognised investment teams

Guaranteed returns, equity products, property funds or a combination of all three

All client monies & assets go directly to financial institutions giving clients maximum protection

Twice yearly face-to-face reviews held with clients wherever they are based in the world

Response to client enquiries within 24 hours.

Control of Personal Asset Management Plan rests with client…

Working with Pryce Warner you will have:

Final decision on your investment structure, mix of bank deposits, bonds, property & Equity investments

Total flexibility on your asset management with ability to make changes to underlying investments

Transparency on performance of your financial products through Internet access 24/7.

Possibility to decide on amount to withdraw monthly or quarterly before or at retirement

Opportunity to withdraw lump sum as required

Ability to adjust monthly contributions

How we are paid for our services…

We do not charge our clients fees.

We are reimbursed and remunerated by the financial institutions with whom we place our clients’ business.

Charges for individual products are clearly stated in the applicable contract.

Our product range has some of the most competitive investment charges in the industry.

In summary…

We are an INDEPENDENT Consultancy Group with 30 YEARS of industry experience

We have a PROVEN TRACK RECORD

We work with the WORLD'S BEST INVESTMENT MANAGERS

We provide a very PERSONAL SERVICE for our clients

ARE YOU ON THE RIGHT TRACK FOR FINANCIAL FREEDOM & FINANCIAL INDEPENDENCE?

ACT NOW - take up our offer of a free Private Personal Financial Analysis

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