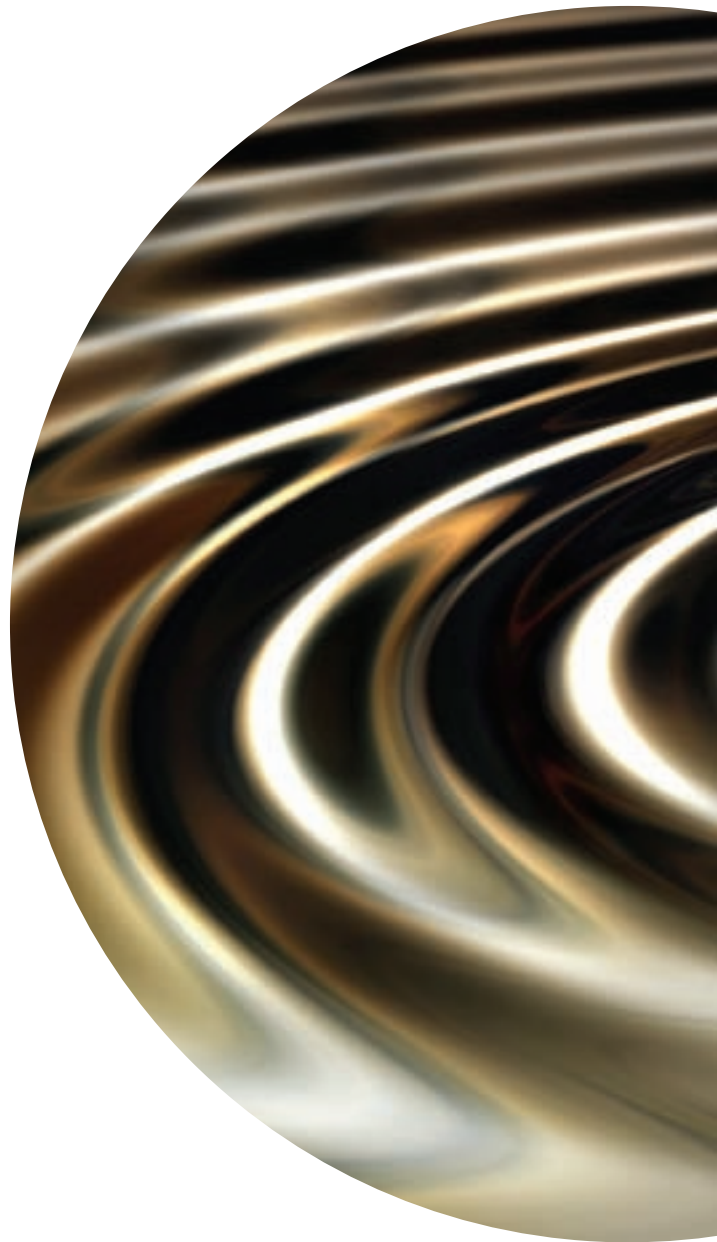


The Critchleys
MasterAccount

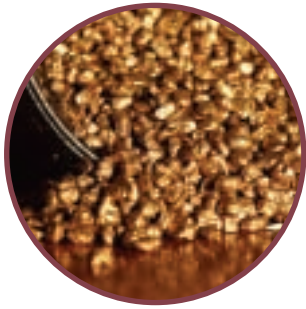


| a fresh approach
to wealth management

Tilney Private Wealth Management
Deutsche Bank



a fresh approach



The Critchleys **MasterAccount**

'Critchleys has always been committed to delivering a quality customer service. We have built our business by establishing long-term relationships with our personal and corporate clients, offering them high standards of specialist advice.

We are constantly improving the quality of our services, but the development of The Critchleys **MasterAccount** is a real step change. It offers an exclusive level of service normally only available to financial institutions, we feel that nothing in the current marketplace comes close to matching it. We have played a significant part in developing this new service to meet the individual needs of our clients.

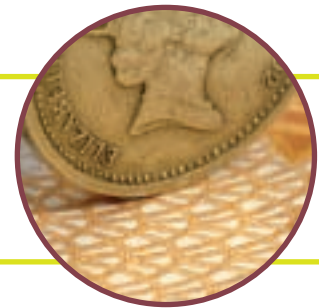
We would like to introduce you to The Critchleys **MasterAccount**, and to demonstrate how it could radically improve the management of your wealth.'

Jason McGuigan, CFP,
Partner, Critchleys Financial Planning

Benefits

- all your investments clearly presented and managed on one platform
- comprehensive analysis and calculation of all your assets
- access to all asset classes through a complete range of investment vehicles
- total portfolio management tailored to meet your specific needs and risk profile
- access to world class investment research and expertise
- institutional standards of investment administration and management
- ongoing strategic financial planning advice taking into account all of your assets, your investment objectives, and the performance of your portfolio

A complex financial environment



Over the years, most of us accrue a bewildering array of products within our financial portfolios – from tax efficient savings to pensions.

These products invest in a range of different asset classes, like property, bonds and equities. This can make it difficult to understand exactly where and how your money is invested, or whether those investments, put together, make a coherent mix that suits your current financial objectives. In fact, it is often hard just to know what it all adds up to.

a fresh approach

The Critchleys **MasterAccount** is an innovative new service that is designed to tackle these issues. It marries our skills with the expertise of some of the country's leading investment managers. It allows you to bring all your investments and assets together on one platform, enabling us to give a constantly up to date picture of what you own, and ensure that the investments we manage fit precisely with your objectives and risk profile. The result is a level of investment reporting and bespoke investment management previously only available to large institutions.



The Critchleys **MasterAccount** puts you firmly in charge of your finances.

You can:

- make your financial position clearer – so you can find out the total value of your assets at any time
- help us make sure your portfolio continues to match your risk profile and financial objectives
- get access to a wider range of asset classes, and some of the best investment management expertise in the country

Successful financial planning

Successful strategic financial planning is a three-step process. We're here to help guide you through it.

Where are you now?

First, we establish your current financial position, taking into account everything that is relevant.

Where do you want to be?

Secondly, we discuss with you your needs, aspirations and your attitude to risk, so that we can agree realistic short and long-term financial objectives.

How are you going to get there?

Thirdly, we draw up and implement a plan designed to achieve your objectives, which will include advice on how to maximise the tax efficiency of your investments. As part of this, a comprehensive investment strategy is designed to take into account all of your assets. This is where The Critchleys **MasterAccount** is so innovative.

a fresh approach

A highly effective investment platform

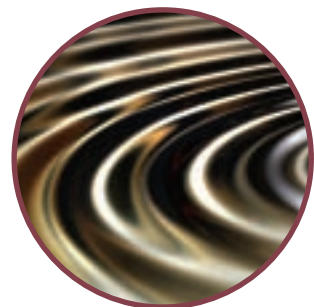
The Critchleys **MasterAccount** platform allows your assets to be consolidated and reported on in one place. It can take into consideration everything from your home to your pensions and savings, which can include not just SIPP's, ISAs, PEP's, bonds and insurance products, but also personal shares, cash, national savings and alternative investments.

But we don't just look at your position in isolation. We take into account the assets of other family members like your spouse and children. By including everything we can make a much clearer assessment of your financial position, and ensure your investment strategy is tailored to meet your specific needs and circumstances.

You will receive a comprehensive printed report twice a year, not just listing the value of your assets, but also providing illustrated analysis and summaries. With the help of coloured graphics we can show a clear breakdown of your portfolio by type of investment.

We will meet with you on a regular basis to review these reports, and your financial position. Together, we will discuss whether your financial objectives have changed, and if so, whether an alternative investment strategy should be considered.

You should note that whatever level of risk you specify all investments carry some risk, the value may fall as well as increase and you may not always recover the full amount invested.



An integrated asset management service

With an increasingly diverse range of investment opportunities available, we need the expertise of specialist investment managers to ensure that your money is generating optimum returns. The investment management service that underpins The Critchleys **MasterAccount** service is provided by Tilney - one of the country's largest and longest established investment managers which is a full owned subsidiary of Deutsche Bank. Tilney employs some of the country's leading experts and financial consultants, including fund managers and economists. Your investments will be guided by their extensive research into asset allocation, stock and fund selection, and the economy.

Tilney's investment specialists will work with us to construct a portfolio to meet your specific needs, and then administer and manage your investments. They select from a wide range of asset classes, including cash, bonds, equities, commercial property and alternative investments – such as fund of hedge funds, and commodities. Tilney's staff have access to products and asset classes often not available in the general marketplace and, because of their size, can negotiate advantageous deals for you.

This is a discretionary service – which ensures that Tilney can act quickly on your behalf to make timely investment responses to actual or anticipated events, providing scope to enhance returns and contain risk.

Tilney Private Wealth Management
Deutsche Bank



Tilney Private Wealth Management is a trading name of Tilney Investment Management. Tilney Investment Management is a member of the London Stock Exchange and is authorised and regulated by the Financial Services Authority (FSA Register Number 124255). Tilney Investment Management is a member of the Deutsche Bank Group.

Critchleys Financial Planning LLP
Greyfriars Court
Paradise Square
Oxford
OX1 1BE

t: 01865 261100 f: 01865 261201

www.critchleys-fp.co.uk