Michael
Ambrose
Limited

A tradition of excellence in independent financial advice

Chartered
Financial
Planners

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“Michael Ambrose Limited has an enviable record for providing high quality financial advice to individuals and companies.”

Introducing Michael Ambrose Limited

In 1982 we saw a need to provide a new proposition to clients and potential clients. The cornerstones of this offer were knowledge, advice, service and fair treatment. In short, we set out to look after our clients' money in the same way we would look after our own money and treat clients in the way we would want to be treated. Since that time we have worked with a large but select group of clients and we still maintain these core values. People still need this type of service and if one of those people is you, please come and talk to us. We remain committed to ensuring the business maintains the same values as it did in 1982.

Chartered
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Our commitment – to ensure that our clients get the very best from the financial services industry.

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Getting the best from the financial services industry

Financial services are a key part of our lives in the twenty first century, but unfortunately the industry has not always met the expectations of the consumer. Many people find the world of finance a complex and confusing place to make decisions. Our aim is to make advice simple, straightforward and understandable; allowing people to set their own financial objectives with confidence. Our clients deserve to be helped over the hurdles that exist within the industry to ensure they access the very best information and advice to meet their objectives.

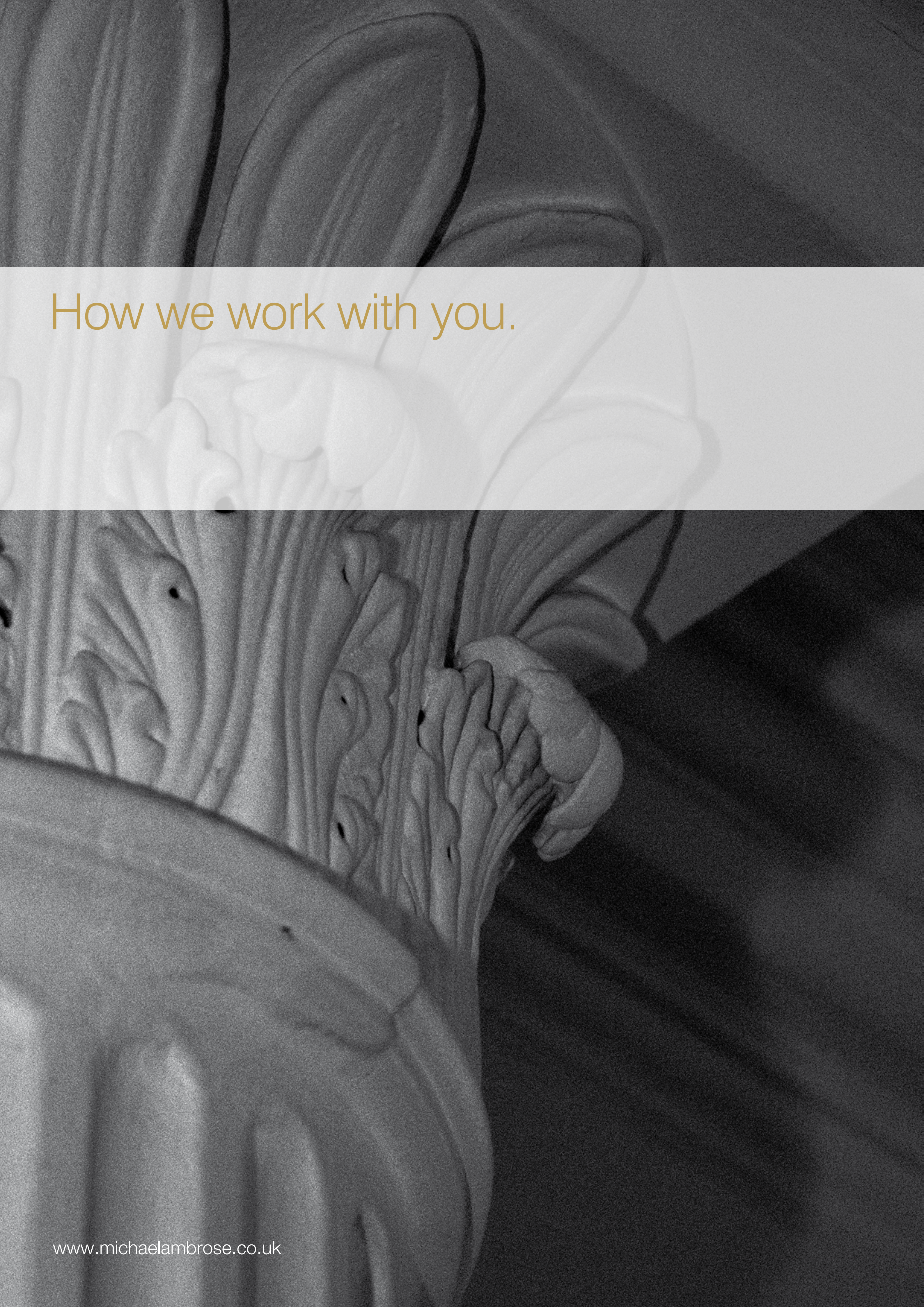
We are authorised and regulated by the Financial Conduct Authority. We provide a wide range of high quality advice and most importantly we are independent. We are not restricted to any insurance company, bank or any other financial provider and consequently our advice is impartial.

As a testament to the professionalism, knowledge and dedication of our team we have been granted the status of Chartered Financial Planners. This recognition from our professional body sets us apart from the majority of our peers and it is something which we can be, and are, especially proud of.

In your affairs, we act for you and you alone.

Chartered Financial Planners

How we work with you.



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The Michael Ambrose Limited approach to advice

We believe that the very best advice can only be achieved through a combination of technical expertise and a thorough, detailed and up to date understanding of your needs. Your current situation, your desired situation in the future and your attitude towards investment risk are all key components of the plan we will produce. In collaboration with you we will bring your objectives to fruition.

We do not spend time advertising or marketing products.

We work with businesses, high net worth and high earning individuals and their families. We also work with business proprietors. We cooperate with fellow professionals such as solicitors and accountants to deliver service to you.

In terms of our key areas of expertise, the bulk of our work relates to investments, pensions and life assurance. We have a commitment to charging appropriate fees for our time and expertise rather than fees based simply on the size of transactions.

We do not act for everyone we meet because we believe that chemistry matters. We work with you on a face to face, one to one basis and we always ensure you work with an advisor who is on your wavelength and whose qualifications match your requirements.

One of the best-kept secrets in the world of independent financial advice – and quite deliberately so

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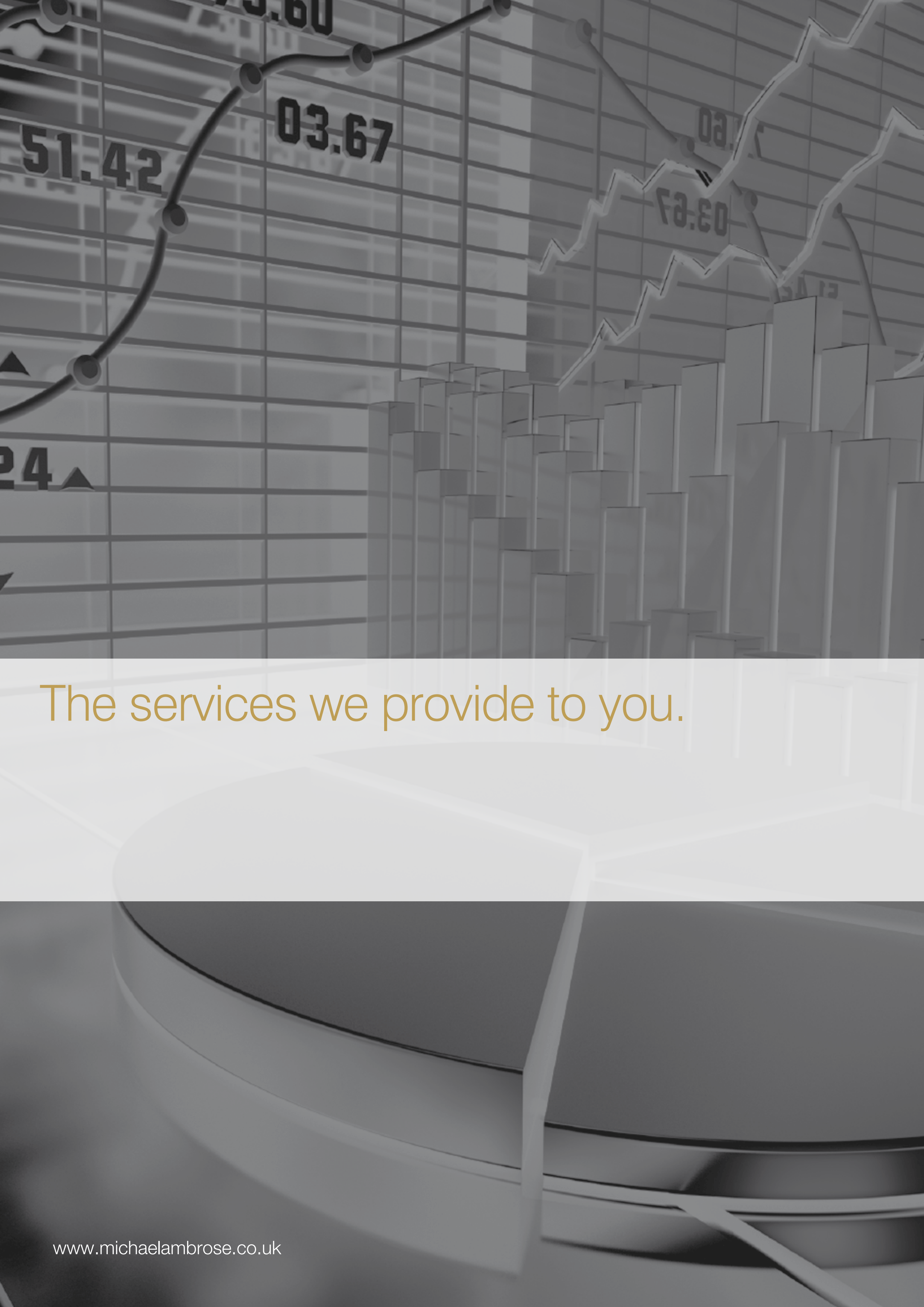
The initial meeting

We start by determining your most immediate needs and follow our financial planning process to deliver a robust plan for us to work on together. Everything starts with an information exchange, you find out about us and we find out about you. This initial meeting is on a no obligation basis. Only when we have made the joint decision to work together do you commit to a fee basis.

Once we have the right level of information we will help in four key areas;

- **Investment advice**
- **Pension advice**
- **Protection for you, your family and your business**
- **Estate Planning**



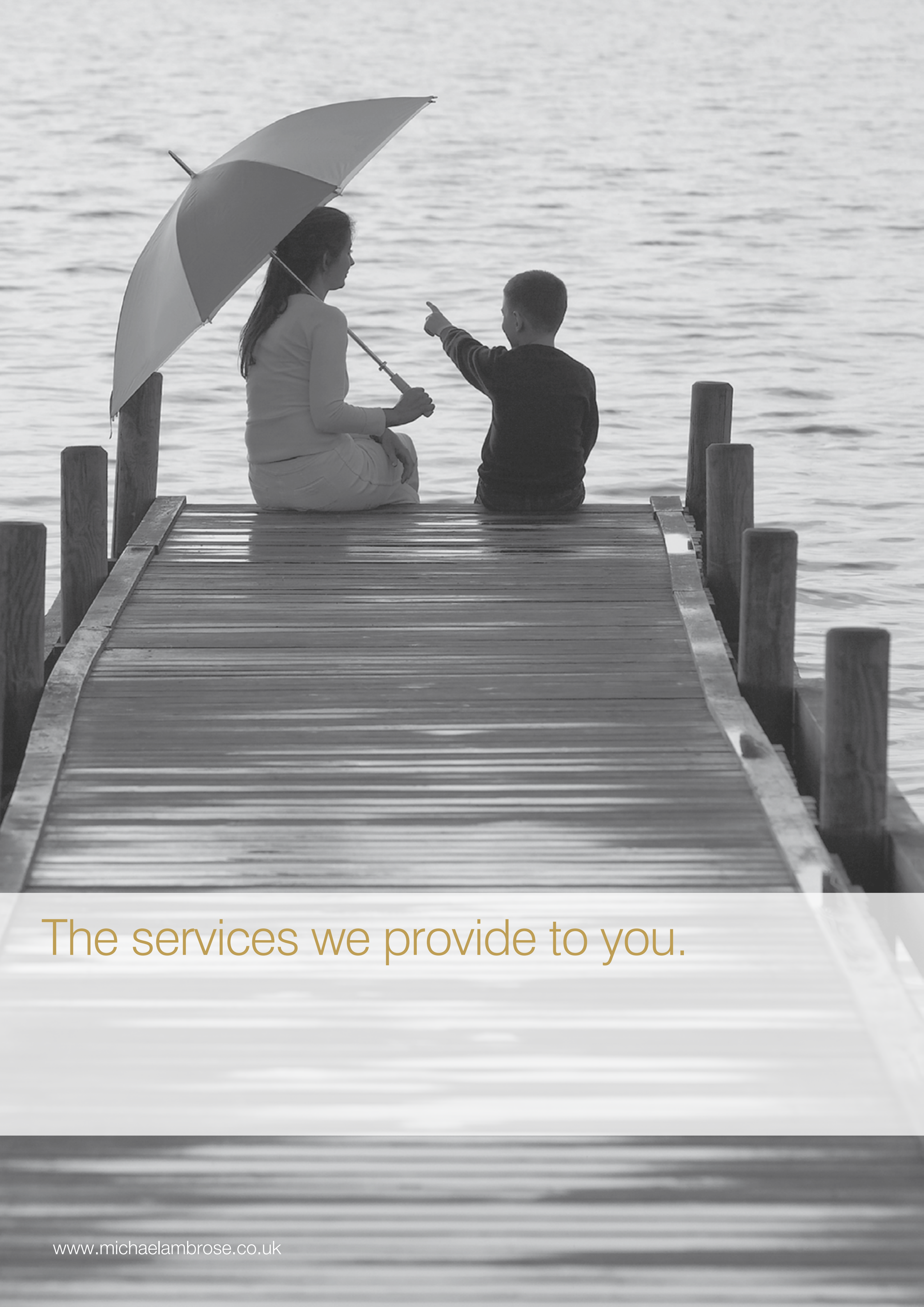
The services we provide to you.

Investment advice

One of our dedicated investment specialists will work with you to create your unique investment portfolio and continue to work with you to ensure the investment portfolio reflects your changing circumstances and market conditions through time. The areas in which we provide expertise include:

- Investing for income both now and in the future
- Investing for capital growth
- Inheritance tax planning
- Funding for the provision of long term care
- School fees planning
- Trust investments
- Pension fund investments
- Investment of corporate monies

We work with you to enable you to make appropriate investment decisions and meet your agreed objectives.



The services we provide to you.

Pension advice

We will work with you to build your pension provision as well as advise you on the options available as you approach and reach retirement. The pension freedoms and flexibilities introduced in recent years means that many clients keep their pension funds invested throughout their retirement, and we ensure clients' funds are appropriately managed and that clients are kept up to date with changes that may impact on their planning.

In addition we provide a wider advisory service on pensions to cover related areas such as:

- Business succession planning
- Bankruptcy
- Divorce
- The acquisition and sale of companies

We also work extensively in the areas of Self-Managed Pensions:

- Pension switches and transfers
- Group schemes and personal plans
- Advising on Small Self Administered Schemes (SSAS) and Self Invested Personal Pensions (SIPPS)

The Service we provide to you.

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Protection for you, your family and your business

This is the bedrock of all good financial advice. We will provide guidance on all aspects of protection from the smallest life assurance policy to large corporate protection policies.

We have access to market leading rates and the technical knowledge to ensure policies are used where appropriate in conjunction with trusts or commercial agreements.

We advise on a diverse range of protection products including:

- Life assurance
- Income Protection Insurance
- Critical Illness Cover

Moving forward.

The team that works with you

Our objective is to be part of the team that enables you to plan and deliver your financial future. We collaborate with your other professional advisors and make the process as seamless as possible. We ensure that the product providers we choose in consultation with you provide an appropriate level of service. We will always intervene on your behalf to make the process work effectively and in your best interests.

At Michael Ambrose Limited we have a team with many years' experience of delivering high quality service to our clients. They have an enviable depth and breadth of knowledge. We work hard to ensure their knowledge is current and they are able to deliver a fast and efficient service. All of our advisors are members of the Chartered Insurance Institute and are qualified at diploma or chartered status with the Personal Finance Society.

We call it service.

Our strengths

The strengths of our business are its current clients, the knowledge embodied within the team and the absolute commitment to treating our clients in the right way.

As we look to the future, we know that we must continue to monitor and maintain the service we offer and ensure that we only make changes where they provide tangible and positive improvement for our clients. We believe firmly in communication and if you feel that there are any areas where we could serve you better, please let us know.

Michael Ambrose Limited
Independent Financial Advisers

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Chartered Financial Planners
Authorised and regulated by the Financial Conduct Authority

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