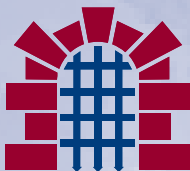


CARTLIDGE MORLAND



INDEPENDENT FINANCIAL ADVICE



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WEALTH CREATION AND PRESERVATION



Cartlidge Morland is an independent financial consultancy. We provide financial advice and employee benefit services to a wide range of private investors, entrepreneurs, trusts, partnerships, family companies, PLC's, charities and governmental organisations.

Founded in 1996, and wholly owned by its partners, Cartlidge Morland offers a traditional personal service backed by the latest financial research and administration technology. Specialists with extensive knowledge of investment management, pensions, business issues and mortgages work hard to provide a professional service tailored individually to our clients.

Whether you are thinking of investing for the future, planning your retirement, maximising the value of your business or buying a property, Cartlidge Morland can help.

PRIVATE CLIENTS

Offering a traditional service, we aim to provide our clients with the best possible advice via experienced personnel. We give astute and considered opinion on the most appropriate courses of action taking into account our clients' personal circumstances. We believe in building lasting relationships by working closely with our clients, and as an independent firm, we always provide impartial advice.

The most popular areas of financial advice are:

- Pensions/SIPPS
- Investment Management
- Inheritance Tax Planning
- Life Assurance
- Critical Illness
- School and University Fees Planning
- Long Term Care
- Private Medical Insurance

INVESTMENT MANAGEMENT

Investment management is fundamental to our business - we manage or have funds under influence in excess of £500m for individuals and trustees.

Cartlidge Morland provides a personal service tailored specifically for each client. We take into consideration risk profile, time horizons, income requirements and tax efficiency for each individual before recommending funds for investment. Every portfolio of investments is therefore different and appropriate to each client. Many of our clients have long-standing relationships with Cartlidge Morland as we provide on-going advice enabling our clients to invest as part of a long term strategy.

If you would like to know more about how our Investment Management Service operates please contact us on **0207 7709 5560** or email **enquiries@cartlidgemorland.co.uk**.

www.cartlidgemorland.com

WORKING WITH OTHER PROFESSIONALS

Cartlidge Morland regularly works closely with members of other professions such as solicitors, accountants and bankers, to provide a coherent and successful service to both individuals and trustees. We are experienced and comfortable working as part of a professional advisory team.

We have our own Pensions Technical Unit which is a qualified team specialising in providing pensions advice in the areas of final salary schemes and pensions on divorce.

EMPLOYEE BENEFITS

Employee benefits is one of the key aspects of our business. Our professional team advises public and private companies, partnerships and professional bodies, government funded non-profit organisations and UK based charities across a number of industry sectors.

Through experience we know that the recruitment and retention of key staff is a vital component for all businesses and, by gaining a complete understanding of our clients' organisations and aspirations, we work in partnership with them to design and implement employee benefit strategies that fulfil their requirements.



BUSINESS FINANCIAL PLANNING

If you are looking to maximise the value of your business we can help by providing an “holistic” approach to financial planning and implementation which is completely independent. We provide advice on business protection and key person insurance and we have highly trained pensions experts. Cartlidge Morland are used to working in collaboration with other professionals and we can provide an initial point of contact to others who can provide solutions for your business.

We have considerable experience of commercial mortgages and re-mortgages for the purchase of business property and can help speed up the process of obtaining a suitable mortgage by providing clear advice on what options are available, particularly from specialist lenders with highly competitive rates.

RESIDENTIAL MORTGAGES

Whether you are planning to buy your first home, moving up the property ladder or buying investment property, Cartlidge Morland can help. Independent advice can make a vital difference in deciding on the best mortgage.

We specialise in:

- UK Residential Mortgages
- Residential Investment Mortgages (Buy to Let)
- Offshore Mortgages*
- Expatriate Mortgages

Residential Investment Mortgages and some offshore mortgages are not regulated by the Financial Services Authority. Your home may be repossessed if you do not keep up repayments on your mortgage.

* Changes in the exchange rate may increase the sterling equivalent of your debt.



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