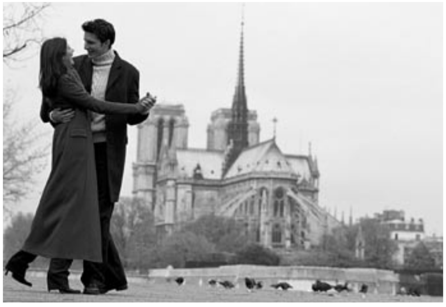
We take care of your investments...
...So you can take care of what matters to you most





Investment Solutions for Individual Investors

TRUSTED ADVISOR

Your Investments Are Your Future

The way you manage your investments today will determine your financial security in the future.

Trusted Advisor can develop an investment plan to help you better meet your future needs.

Why You Need A Financial Advisor

While most investors consider themselves above average in ability, the overwhelming evidence shows that over time they obtain far below market rates of return. Simply stated, they can't afford the advice they are giving themselves.

No one can guarantee you investment success, but a well thought out, sensible investment plan tailored to your unique needs can greatly improve your probability of meeting your future financial goals.

Appointing the right financial advisor will give you the freedom and peace of mind to pursue more satisfying activities with loved ones by:

- Creating an overall investment strategy that reduces costs, minimises risk and maximises returns.
- Serving as a partner and guide to make important financial decisions.
- Working with your accountant, lawyer and other professionals to protect your assets and interests.
- Delivering easy to read and understand investment and performance reports.
- Providing you with ongoing investment education.
- Establishing open communication and access to personal and objective advice.
- Helping you to become financially well-organised.
- Consolidating your financial arrangements to simplify your life.

Our Investment Strategy

Our Investment Strategy is derived from leading edge financial economic research. Our objective is to create a portfolio that matches your risk tolerance, investment horizon and objectives with the highest level of return.

We create a successful investment experience for you by

- Varying the ratio of equities to short term bonds to meet your risk tolerance.
- Spreading risk as far as possible through Global Diversification.
- Using a mix of Domestic, Foreign and Emerging Market funds.
- Using short term, lower risk, high quality bonds to meet known or probable cash needs.

Our Investment Philosophy - All Index All The Time

Index Funds are the lowest cost, lowest risk, and most tax effective method to capture the performance of any of the world's traded markets. There is simply no credible evidence supporting the idea that active management enhances investment results over appropriate index benchmarks.

The overwhelming evidence is consistent with efficient market theory. Neither individual stock selection nor market timing strategies add consistent value sufficient to overcome their cost. Index funds minimise cost, tracking errors and tax implications. As investment professionals we have access to better targeted funds than the ones available to retail investors. In many cases there is no retail equivalent to access highly desirable portions of the world's markets.

Fee-Only Advice & Compensation

Commission-based advisors such as banks, insurance companies, investment managers, stockbrokers and the vast majority of financial advisors are not equipped to assist people with investing. The commission-based pay structure of the industry sets up a conflict of interest. The traditional model of commission based compensation invites advisor abuse, with their customers as their victims.

What good is advice, if it's not objective?

Trusted Advisor is a fee-only FSA registered investment advisor structured to provide financial advisory and asset management services to a maximum of 40 high net worth individuals. Because we only wish to manage the portfolios of just 40 customers, we carefully recruit on the basis that we will work for them for their lifetime. What this means to you is that we will give you truly objective advice. Unlike stock brokers who have every incentive to maximise commissions and costs, we have strong incentives to minimise your costs and maximise your account value. Our fees can grow only if the size of your account grows.

Our customers do not receive hard to read information on performance. We provide each customer with quarterly reports which detail performance of the account as a whole, and each holding since inception. All fees, expenses and transaction charges are fully disclosed and clearly accounted for.

The Funds We Use

Dimensional Fund Advisors (DFA) is a pioneer in the field of passive institutional investments. They apply academic research to the practical world of investing. DFA keeps close academic affiliations with the world's leading universities and financial economists and as such they are the beneficiaries of some of the most important research in economics. Dimensional's portfolio structure is based on their analysis of the sources of investment returns and the understanding of the factors that drive equity performance.

Three Factors

- Equity Market
- Company Size
- Company Price

Trusted Advisor is one of only a handful of investment advisors in the UK authorised to work with their funds. This relationship is a key part of our value added strategy that enables us to bring you a superior strategy with an economical and effective execution. We have no economic affiliation with DFA.

"Applying academic research to the practical world of investing"

TRUSTED ADVISOR

Principles and Beliefs -

- Markets are efficient – markets work; for investment purposes, assets are fairly priced.
- Risk and Return are related – priced risk factors determine expected return.
- Diversification is the key – concentrated investments add risk with no additional expected return.
- Structure explains performance – asset allocation principally determines results in a broadly diversified portfolio.

The Custodian

Your account(s) are held in your name at an independent third party custodian. This custodian ensures the safekeeping of your assets, executes transactions and issues independent account statements for you to compare. This custodian maintains a commercial insurance of at least £10,000,000 per account against loss of shares.

What You Can Expect From Us

- Objective Advice
- Economical and Tax Sensitive Investment Strategies
- Unlimited meetings and unlimited access to your advisor
- Daily online portfolio valuations
- Quarterly investment reports to your agreed benchmark
- Accurate and easy to understand reports
- Ongoing investment education

TRUSTED ADVISOR

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