Newell Palmer Group

enhance

Why enhance?

enhance • ***verb (used with object)*, en•hanced, en•hanc•ing.** To make greater as in value, beauty, or effectiveness, augment. To provide with improved, advanced, or sophisticated features.

We recognise investing is a work in progress given the dramatic changes in the markets at times.

enhance is a service which fully monitors a series of portfolios matched to our client's attitude to risk. Our aim is to keep a close eye on our client's funds whether we are in front of them or not and to keep them updated regularly on the performance of their investments.

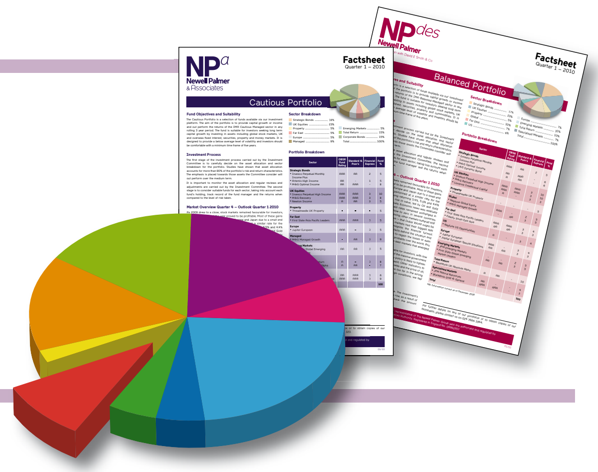
enhance

✓ The enhance Service

This starts with the most important aspect of identifying your objectives, understanding your current situation and planning to meet your goals. Many client investment journeys will differ depending on the attitude to risk and reward. enhance has a tailored portfolio to suit all requirements ranging from defensive to speculative risk profiles using either the Skandia or Transact platforms. You can invest personally through ISAs (former PEPs), Unit Trusts, Investment Bonds and Pensions. Alternatively, you may wish to invest as a Trustee for a pension fund, through a trust for the benefit of your children or even on behalf of your company. Whatever your aims or risk profile, enhance has a portfolio to suit you.

✓ Portfolio Reviews

Our portfolios, ranging from Defensive through to Speculative, are designed by our Investment Committee which is made up of senior advisers within the Newell Palmer Group. The Investment Committee formally meet each quarter and more frequently when required to review the portfolios. We firstly look at the different asset classes and regions of the globe the funds are invested. We seek to take advantage of positive investment trends and hopefully reduce exposure to less favourable areas. Once satisfied with this balance we review each fund selected to ensure it is continuing to provide the desired risk adjusted returns. If this is not the case, we will look to replace the fund with an alternative we believe will better serve you.



✓ Valuations and Commentary

Dependent on the level of service selected, you will be provided with an updated valuation of all your portfolio holdings. The valuation includes a market commentary from the group on the short term investment outlook.

✓ Monthly Investment Commentary

Those clients who have an email address can benefit from our monthly investment commentary which is designed to keep you up to date with the ever changing events within the investment world.

www.newellpalmer.co.uk

enhance

Regular Rebalancing

You will always find different investments will perform at different rates, therefore your portfolio asset split will change over time. A major part of our investment strategy involves careful Asset Allocation. With this in mind it is important that the portfolios are rebalanced periodically to ensure they remain within the risk category you have selected.

Our Approach to Investment

Asset Allocation

The first stage of the process carried out by the Investment Committee is to carefully decide on the asset allocation and sector breakdown of each portfolio. Studies have shown asset allocation accounts for more than 90% of the portfolios risk and return characteristics. By blending different assets can not only reduce risk but also enhance performance. Our aim is to place more emphasis on those assets and sectors we feel will out perform over the medium term.

Fund Selection

We start with a range of over 900 funds and then filter this down through a process of investment ratings, risk adjusted and performance measures. It is not just as simple as past performance. We regularly meet the fund groups and managers where we are looking for fund managers who can be consistent and can demonstrate added value through their skills. From this we create the 'enhance 100' list of our preferred 100 funds covering all sectors.

Portfolio Construction

Working within our preferred list we carefully blend different investment funds to ensure they compliment each other. We also select funds that we feel will perform best in the current market cycle. We are mindful of risk management and carefully ensure our portfolios stay within the accepted tolerance of risk, because of this we rarely invest more than 10% in any one fund.

Fund Monitoring

We continue to monitor the portfolio funds and the 'enhance 100' to ensure they still meet our criteria. Returns can change over time. For example, if you had invested in the top 50 funds five years ago, only 3 funds would still in be the top 50 and there would be a difference of 63% between the best and the worst UK All Companies funds over 3 years (source Financial Express March 2010). By constantly monitoring the funds selected we aim to ensure you no longer remain invested in poor performing funds.

enhance

✓ enhance – the detail behind our system

Whilst we are in sole control of the investment portfolios and wholly responsible for their management, the platform is provided and maintained by Skandia Investment Solutions. Skandia pioneered the multimanager approach over 20 years ago by offering a wide selection of quality fund managers, all under one roof. Skandia UK is one division of the Skandia Group which is owned by Old Mutual plc.

Old Mutual plc is a UK FTSE 100 company with business interests in 34 countries, employing over 53,000 staff. Funds under management exceeded £285 billion at the end of 2008.

Skandia UK is a leading provider of long-term savings and investments. Their financial strength is key to their business strategy which was recently confirmed by Moody's rating agency who recently upgraded Skandia Life's insurance financial strength rating to A2 from A3.

The Skandia platform enables us to manage client's portfolios in an efficient way and offers a cost effective option for investors. We also believe that Skandia Investment Solutions is one of a few administrative platforms that will maintain sufficient mass to survive long term.

For investors who perhaps take a more active role in their investments, and may want access to different investment options including direct stocks and shares, we also offer a secondary platform called Transact. Transact is the trading name of Integrated Financial Arrangements plc, the UK's first Integrated Portfolio Service. Their experience initially came from their parent company ObjectMastery in Australia where 'master trusts' were first developed in the 1980s. Further details of Transact can be found at www.transact-online.co.uk

✓ Advice

Providing you with Independent Financial Advice is what the enhance Service is all about. We do not just provide a platform for your current and future investment needs – we provide active, ongoing advice to help you achieve your financial goals. Regular reviews, investment updates, action on budget changes and tax planning are a fundamental part of the whole enhance proposition.

INVESTOR IN PEOPLE

Newell Palmer Group Limited • Cleveland Court • Cleveland Street • Wolverhampton • West Midlands WV1 3HR
Tel: 08451 302 320 • Fax: 08451 302 174 • Email: info@newellpalmer.co.uk • www.newellpalmer.co.uk

Newell Palmer Group Limited are authorised and regulated by the Financial Services Authority. Registered in England No. 04385355.

Newell Palmer & Associates Limited are appointed representatives of Newell Palmer Limited who are authorised and regulated by the Financial Services Authority. Registered in England No. 05694669