ANDERSON
FINANCIAL MANAGEMENT

INTRODUCING YOUR PERSONAL

WEALTH MANAGEMENT SERVICE

WE PUT OUR CLIENTS FIRST

CONTENTS

ABOUT ANDERSON FINANCIAL MANAGEMENT LTD

Anderson Financial Management Ltd is a wealth management company based in Bristol, providing chartered financial planning to individuals, businesses, families and trusts. We believe passionately that the cornerstone to building long-term client relationships is through consistent advice and a transparent and thorough approach. We place a strong emphasis on making complex decisions easy for clients.

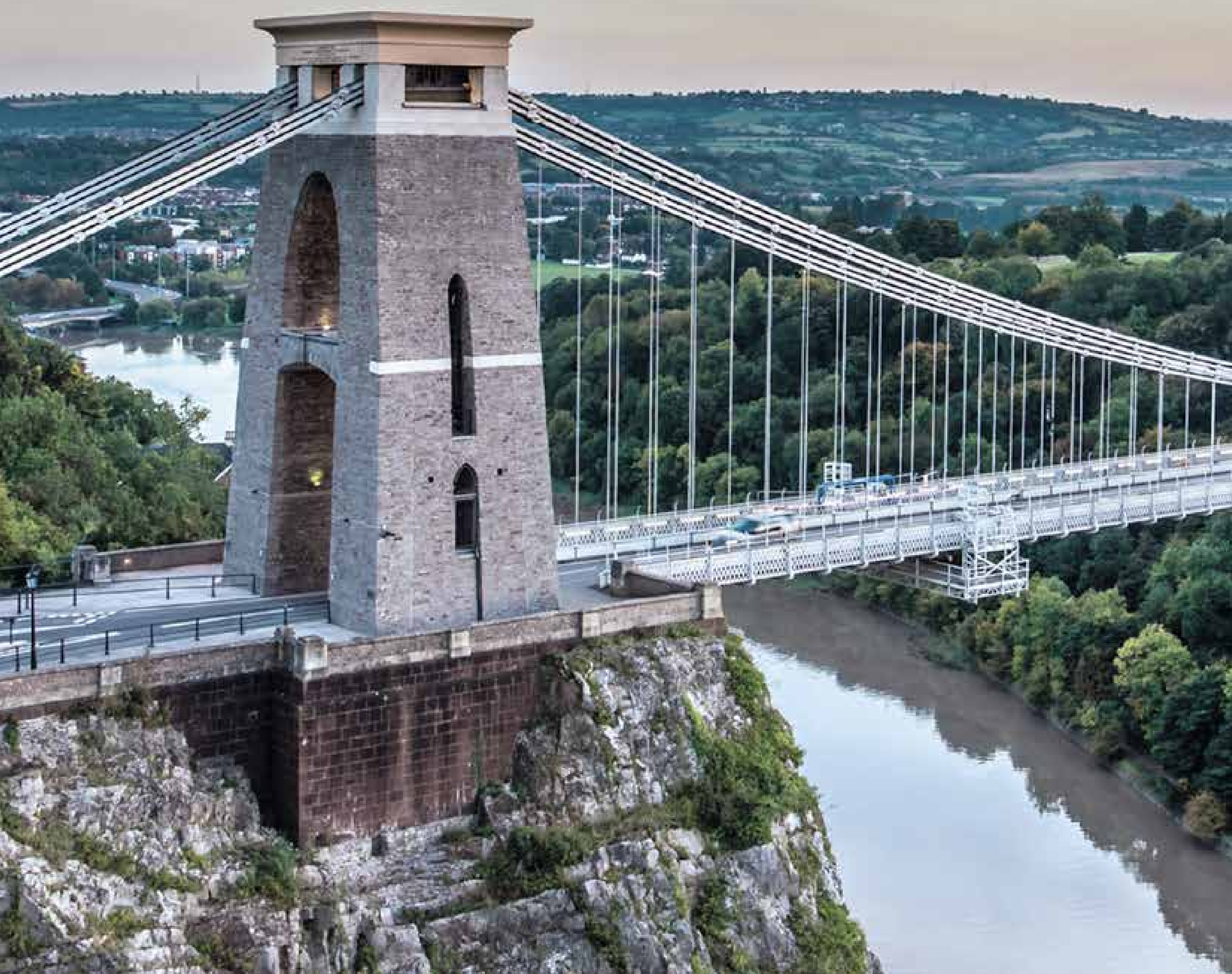
We understand that each of our clients is unique and requires a distinct, tailored plan. That is why we work closely with you to gain a complete understanding of your existing financial situation and then help you to achieve financial objectives, making the difference between a prosperous future and the disappointment of unrealised potential. Putting you firmly at the centre of everything we do is core to our culture, and enables us to deliver a genuinely client focused service.

We all prefer to do business with someone we both like and trust. We hope that your Anderson Financial Management adviser can be that person for all of your financial planning needs. If we meet or exceed your expectations, we believe that not only will you become and remain a satisfied client, but that you may also become an advocate for our business.

WE DELIVER THE HIGHEST STANDARDS OF ADVICE AND INTEGRITY

“As a Chartered Financial Planner and Fellow of The Personal Finance Society, I have achieved the highest level of qualification for Financial Advisers in the UK. Those who achieve this status have demonstrated the highest level of commitment to their profession, by way of a very significant amount of exam qualification success, a high level of technical ability, and valuable industry experience.”

Tony Anderson FPFS, *Chartered Financial Planner, Fellow PFS*
Managing Director of Anderson Financial Management Ltd



"Without having the time to understand the financial markets and changes to pension rules, it gives great peace of mind to know my financial interests are in the hands of someone I can trust."

Michael Sexton, Software Deployment Leader

YOUR PERSONAL WEALTH MANAGEMENT SERVICE

As a client of Anderson Financial Management Ltd, you have access to a comprehensive range of wealth management advice and receive an extremely high standard of personal service.

Ongoing Tailored Wealth Management Advice – we offer a tailored advice service to all clients. As your individual circumstances change, we can help you with ongoing support to achieve your financial goals and future aspirations. The comprehensive wealth management advice service we offer broadly covers;

Preserving and building capital	Planning for successful retirement
Reducing Inheritance Tax liability	Planning for successful retirement
Gaining financial protection against risk	Later life and Intergenerational Planning

A DISTINCTIVE APPROACH TO INVESTMENT MANAGEMENT

At Anderson Financial Management Ltd we recognise that no single investment house has a monopoly on investment expertise. Hence, we provide access to a carefully selected group of external managers of outstanding ability. The external fund managers are selected and closely monitored by the St. James's Place Investment Committee on behalf of our clients. The Investment Committee is, in turn, supported by a number of independent external consultancies that are able to provide extensive research into the investment management universe.

CONFIDENTIAL REVIEW

Regular face-to-face advice is at the heart of the ongoing service we provide to our clients. Meetings are conducted at your convenience and with a frequency to suit individual needs, but in the majority of cases, annually as a minimum.

MY DOCUMENTS

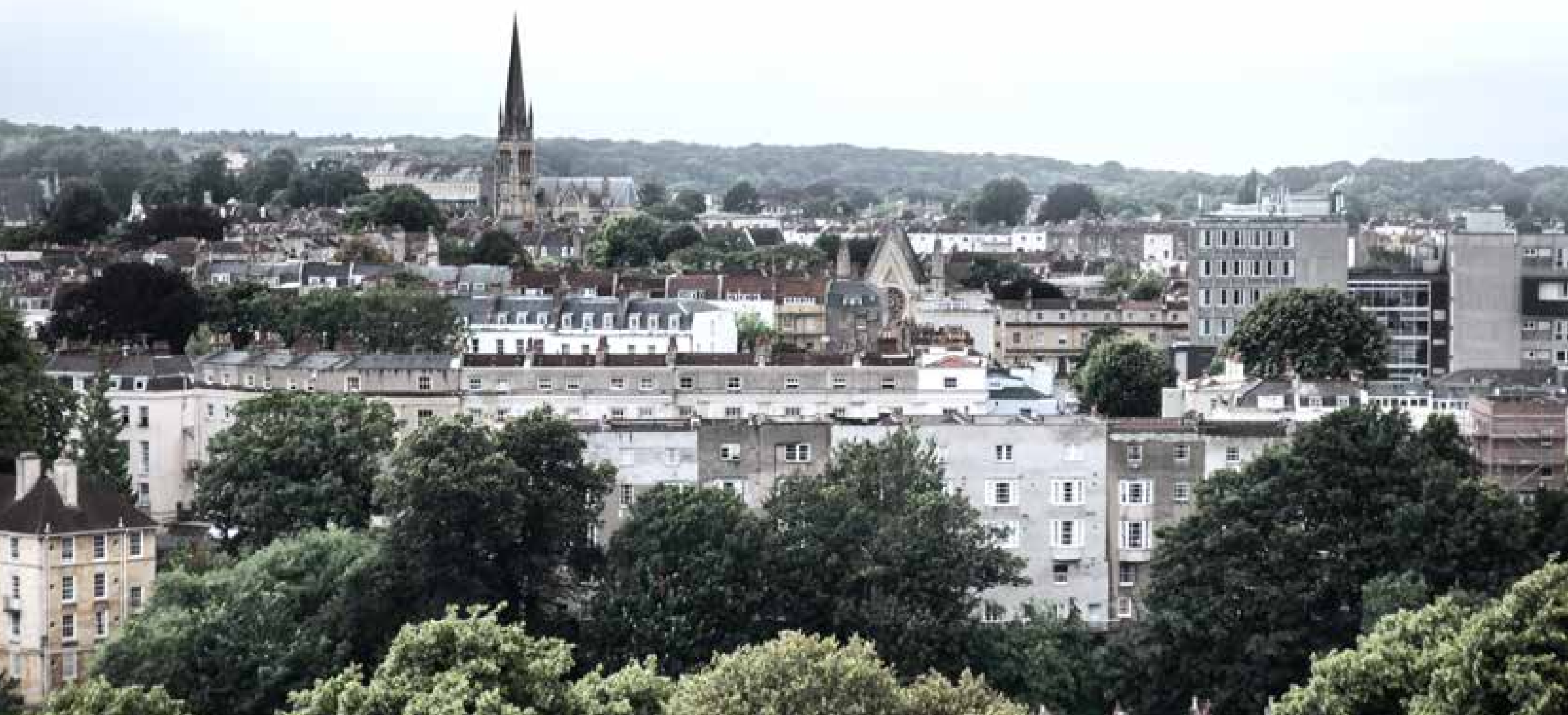
This document is available for clients of Anderson Financial Management Ltd and is designed to ensure that your key professional contact details and summary information of your financial affairs are held in one, convenient place.

WEALTH ACCOUNT

Visit our website www.andersonfinancial.co.uk to access real-time information, current valuations and details of your investment holdings at your convenience. We also provide a six monthly detailed summary of all your investments and policies. Interim wealth accounts are provided at review meetings, or can be sent out at your request.

FEES

Our advice is not free. Details of the charges we make for our advice and how it is paid for are set out in the 'Key facts about our costs and services' document you will receive. The cost for our advice is paid for and facilitated out of the overall charges levied on your investment. Our approach is to be open in all our dealings with our clients. Therefore, we will explain our charges, your statutory rights and pay protections that apply, and will also confirm all our advice in writing.

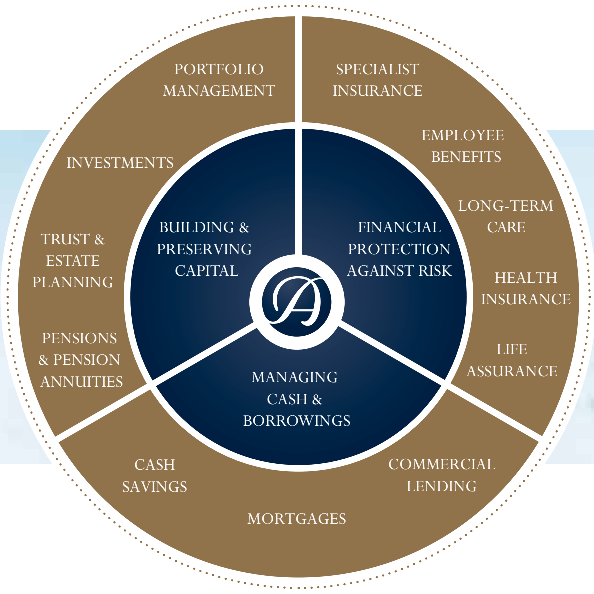


HOW WE CAN HELP YOU

We offer wealth management advice to individuals, trustees and businesses. We help our clients to create a structured financial plan ensuring mitigation of income, capital gains and Inheritance Tax within the parameters of their individual circumstances.

We specialise in Intergenerational Wealth Management, working with families to ensure their collective wealth both protects and supports all family members during their lifetimes.

Whether clients want to grow their wealth or receive a regular income, we look to help them obtain the best possible returns on their money in relation to their tolerance to risk and investment objectives. Our services include:



Your home may be repossessed if you do not keep up repayments on your mortgage.

The value of an investment with St. James's Place will be directly linked to the performance of the funds you select and the value can therefore go down as well as up. You may get back less than you invested.

Trusts are not regulated by the Financial Conduct Authority.

WHY CHOOSE ANDERSON FINANCIAL MANAGEMENT LTD

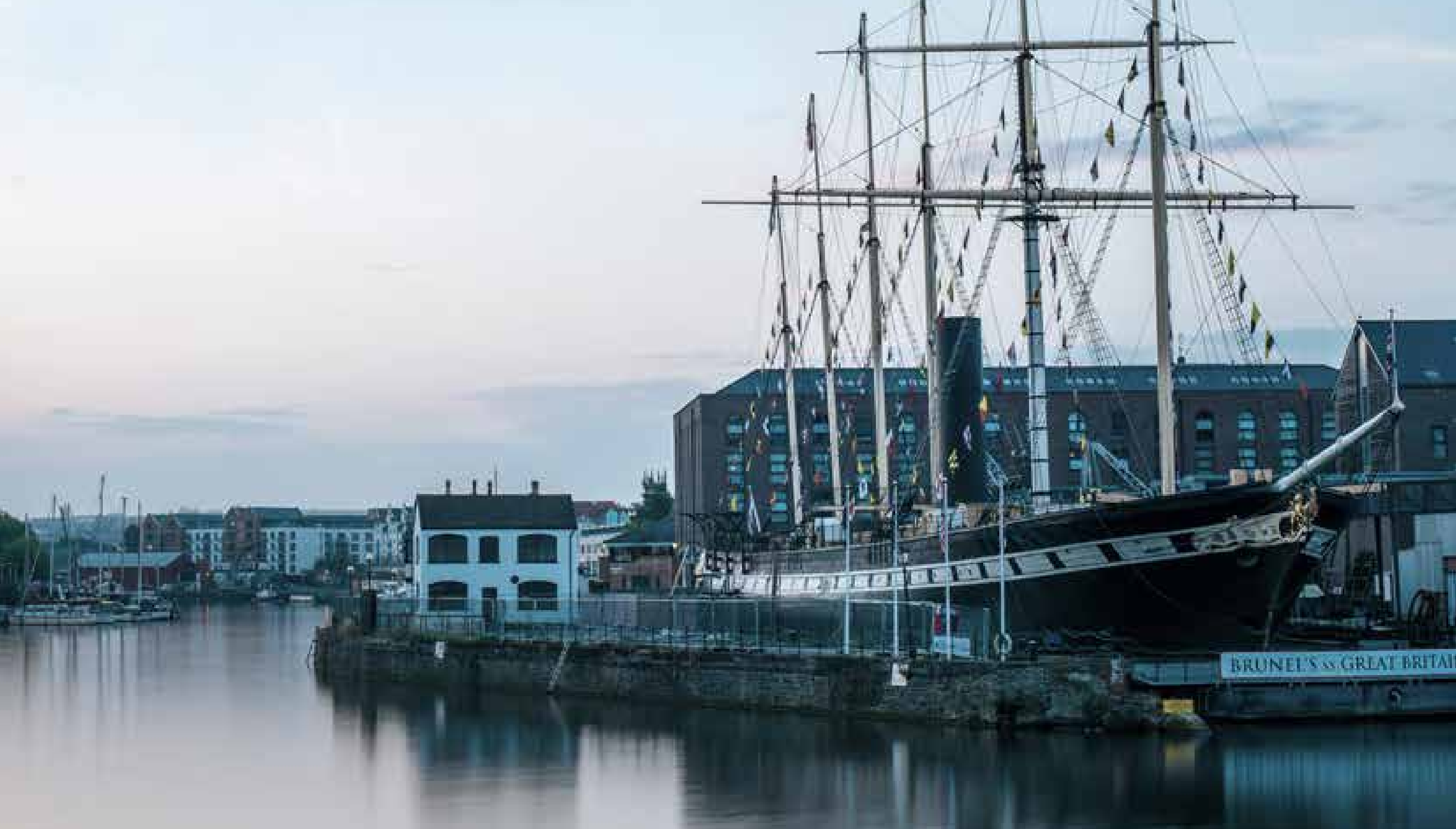
We believe in our Practice being focused on building strong client relationships. We feel too many financial service businesses focus on the transactional.

We aim to make a difference to the lives of our clients, working together to tailor a plan so their wider lifestyle goals and future aspirations may be achieved. With careful planning, we can make your wealth work for you, all your family and your business sooner, rather than later.

We focus on the broader aspects of our clients' lives, keeping what is truly important to them at the heart of everything we do. With a dedicated client servicing team in support of advisers, we deliver attention to detail, unwavering focus and excellent client care. We really do put our clients first.

"In a world where so many are trying to sell simply for short term gains, it is great to work with someone who really does want to build beneficial long term relationships."

Michael Pain, Director
of Management Consultancy



HOW WE WORK WITH YOU

Our five step plan is designed to meet and address, in a logical, thorough and proven manner, the changing needs and priorities you may encounter as you progress through your professional life. With our team-based client management structure we'll keep you on track with regular reviews; this is at the heart of what we do.

UNDERSTANDING YOUR FINANCIAL VALUES

Money is important to people for many different reasons. A well-structured financial plan reflects what is important to you. For example, you may be focused on protecting your financial security by preserving capital, fulfilling your potential through regularly saving, or developing a meaningful legacy.

DEFINING YOUR OBJECTIVES

We work to define and then document your detailed financial objectives. We aim for objectives to be specific, measurable, attainable, realistic and time constrained (SMART). We understand that goals often change over time, which is why we insist on reviewing them frequently.

DETERMINING YOUR CURRENT SITUATION

We undertake a detailed and frank analysis of your current financial position.

AGREEING AND IMPLEMENTING THE FINANCIAL PLAN

Bridging the gap between your detailed financial objectives and your current situation often requires the implementation of multiple strategies. Doing everything at once is often impractical. We, therefore, prioritise key areas for attention and agree a timetabled plan to address others.

REVIEWING THE PLAN

This is the cornerstone of the service we provide. Once the wealth management strategies have been implemented, it is important to monitor them appropriately. This ensures your financial plan can be adapted to reflect changes in your values and objectives, financial situation, the markets and the regulatory and tax environment.

EXCLUSIVE CLIENT COMMUNICATIONS & EVENTS

We offer a range of exclusive wealth management communications, briefings and client events for you to choose from. These will ensure you remain up-to-date with all the latest economic information, including any key changes that may affect your financial future.

INSIGHTS – online access to news and thought-provoking articles on matters that affect your wealth via my website. Articles cover a variety of topics, from the latest market data and fund managers' perspectives, through to key issues and developments in tax and pension planning.

E-BRIEFING SERVICE – an exclusive programme of wealth management email communications delivered directly to you on a daily, weekly, monthly or quarterly basis. You can select your personal areas of interest from a range of topics; to register, please visit: www.andersonfinancial.co.uk.

BUDGET SUMMARY – immediately following the Budget, the Chancellor's Autumn Statement, or any post-election Emergency Budget, we will send you a comprehensive summary of all the changes likely to affect you and your financial wellbeing. The summaries are also available online.

THE INVESTOR – this popular 'coffee table style' magazine contains a variety of thought provoking articles and fund manager insights on current markets as well as their views for the future. The Investor is published quarterly and is also available online.

CLIENT EVENTS – periodically events may be arranged; these may be simply for entertainment or to discuss topical issues with like-minded individuals and a specialist presenter. Your suggestions are always valuable and your guests are always welcome.

ABOUT ST. JAMES'S PLACE

We are proud to be a Senior Partner Practice of St. James's Place Wealth Management. St. James's Place is a FTSE 100 business with funds under management in excess of £75 billion, and is well established as one of the UK's leading wealth management organisations. At the heart of the business is the St. James's Place Partnership, which is the advisory channel for St. James's Place Wealth Management. This brings together some of the most experienced, able, and highly-regarded professionals working in financial services today.

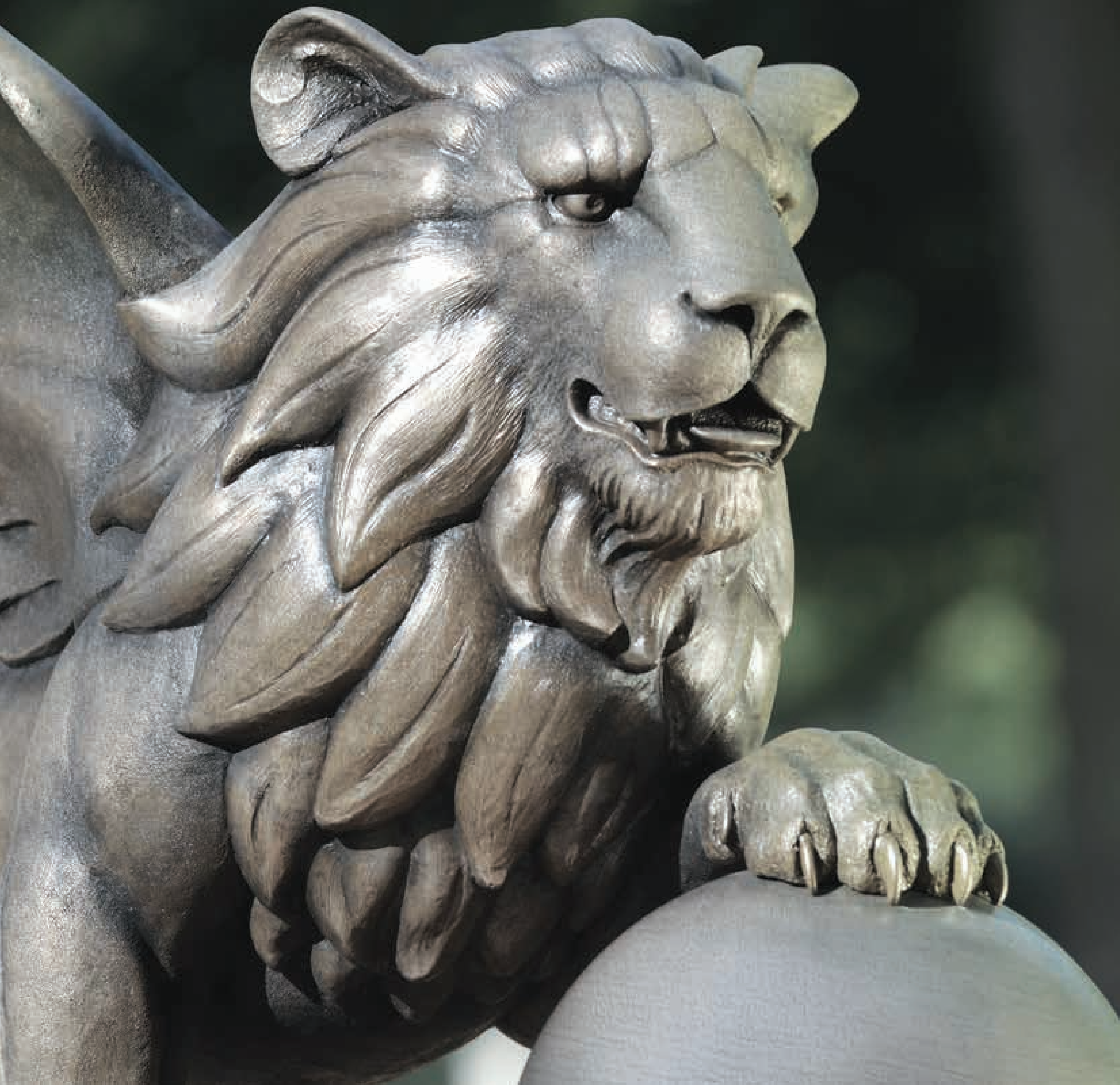
OFFERING GUARANTEED, AWARD-WINNING ADVICE

St. James's Place guarantees the suitability of the advice given by members of the St. James's Place Partnership when recommending any of the wealth management products and services available from companies in the group.

Delivering outstanding client service are the hallmarks of St. James's Place Wealth Management; we are naturally very pleased when our achievements are independently recognised by the industry awards we continue to receive.

YOUR GUARANTEE

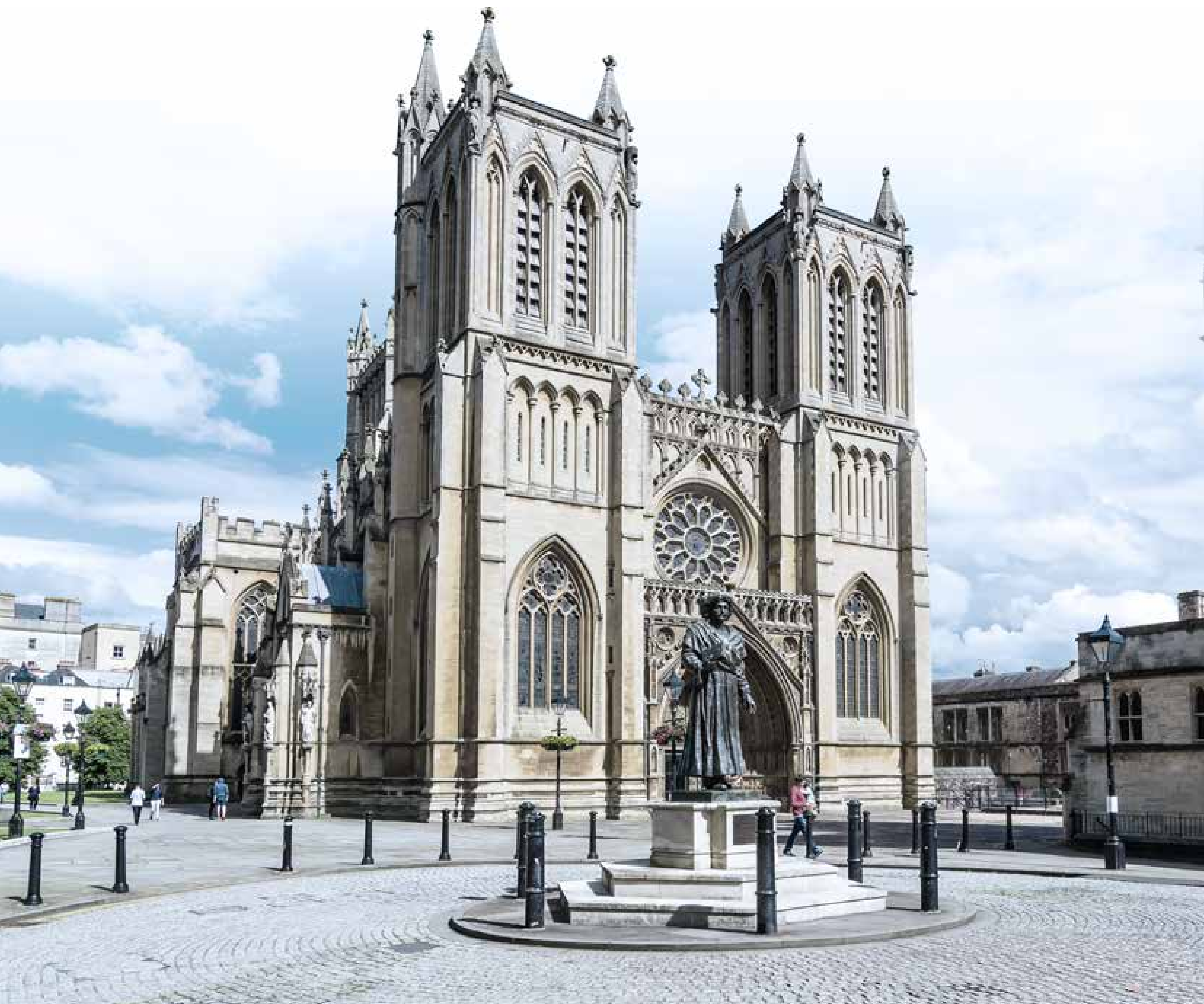
St. James's Place guarantees the suitability of the advice given by Anderson Financial Management when recommending any of the wealth management products and services available from companies in the group. This quite simply gives you reassurance and peace of mind when planning your financial future.



THE ST. JAMES'S PLACE FOUNDATION & OUR CHARITY PARTNERSHIPS

Philanthropy is an integral part of our business and we actively support the St. James's Place Foundation. Founded in 1992, it is the charitable arm of the St. James's Place Wealth Management Group and has raised in excess of £50 million. Visit www.sjpfoundation.co.uk for more details. In addition, we support a number of charities directly through our charity partnership.

If you would like to know more about the charities we support or how the Foundation could help a charity close to your heart, then please contact us for more details.



WHAT IT MEANS TO BE A CLIENT

"In an area of work where trust and expertise are paramount, Tony Anderson is someone who inspires confidence and delivers. His track record is exemplary and I have recommended his services to friends and business partners who now feel the same way. First class service from a first class individual."

Kelvin Cheatle, Director

"Tony is amazing at what he does. A truly honest, dependable, reliable expert in his field and very genuine with it. From every perspective he has been professional, amiable and a pleasure to work with. I strongly recommend that if you are thinking of getting a new financial adviser, Tony is at the top of your list!"

Ian Fielding-Calcutt, Business owner

"I have worked with several financial advisors over the years and the service from Tony and his team at Anderson Financial Management has far surpassed all of my prior engagements. Tony provides clear, concise and tailored advice and is always proactive in anticipating future risks and opportunities. I can wholeheartedly recommend Tony to anyone."

Tony Allen, CEO

"I am delighted to recommend Tony Anderson who has been my family's financial advisor for the past 7 years. Tony spends time to gain an understanding of our family's aims and aspirations to provide a friendly professional service. He skilfully applies his considerable knowledge on financial matters to offer us carefully considered and detailed advice. He is patient and always seems happy to provide further explanations when needed. In our experience Tony has always displayed the highest level of openness, honesty and integrity and I would have no hesitation in recommending him to other clients."

Dr Doron Boone, Retired GP

"Tony is helpful, approachable and trustworthy. He explains complex pension and tax provisions in a logical and easy to understand way. His advice makes sense and is tailored to our family situation. I would be happy to recommend him."

Partner in leading law firm

ANDERSON
FINANCIAL MANAGEMENT

BRISTOL OFFICE

Saville Court, 10-11 Saville Place,
Clifton, Bristol BS8 4EJ

LONDON OFFICE

11 Hamilton Place, London, W1J 7DR

T: 0117 900 1639
E: andersonfinancial@sjpp.co.uk
www.andersonfinancial.co.uk

H2SJP024755 01/17