

ASM Horwath Financial Consultants Limited

Our commitment to impartial advice and value for money

Introduction

Financial advisory firms have the scope to recommend solutions and products from:

- ◆ the whole of the market;
- ◆ a limited number of providers; or
- ◆ a single product provider.

ASM Horwath Financial Consultants Ltd (“ASMHFC”) are independent financial advisers with the scope to recommend investment products from the whole of the market and recommend insurance products from a range of insurers.

As independent financial advisors we act on your behalf, maintaining an objective and impartial view of the market and offering advice to put your interests above all.

Why Independent Advice Can Make a Big Difference to Your Wealth

Today’s investor is faced with a breathtaking range of different products, investment funds and providers.

Questions need to be answered on these important areas:

- a) Product and fund suitability – is it right for your financial needs?
- b) Financial strength – is the provider financially sound?
- c) Charges – do the charges exceed the industry average?
- d) Investment track record – is there consistent long term performance?
- e) Administration – will your paperwork be dealt with efficiently and is the company’s service continually improving?

Although we cannot guarantee success, our professional assessment and experience make it more likely that we will be in a position to advise you on a “better than average” performer.

Our Professional Status

ASMHFC is authorised and regulated by the Financial Services Authority (“FSA”).

Our Role and Service

As professional advisors we:

- a) assist in defining and prioritising clients objectives;
- b) prepare a financial plan for clients consideration and approval; and
- c) assist client’s to co-ordinate and implement the plan.

Service Statement

ASMHFC are committed to the provision of an impartial personal and professional advisory service to both personal and corporate clients.

When you engage us you will receive:

- a) a meeting with an experienced and qualified professional adviser;
- b) an analysis of the relevant data;
- c) appropriate market research;
- d) best premium rates, financial strength and proven performance from proposed providers;
- e) concise recommendations;
- f) an opportunity to discuss the proposals;
- g) implementation of recommendations as agreed.

Our Remuneration

We base our remuneration, either by a fee and/or commission, on the degree of skill and responsibility involved and the time spent on the work