THE COMPANY

Elm Tree is a growing organisation. Our clients are located throughout the UK with the majority based around the North West area. Our consultants are all qualified are regulated by the Financial Conduct Authority.

OUR AIM

Our aim is to focus on the "personal" aspects of financial planning and to provide and service that not only produces the best advice and solutions in terms of specific plan or products but to do so in a way that ensures that all other related financial matters are fully considered and included in a balanced plan.

OUR SERVICES

We provide independent financial advice to both individuals and companies in the following areas:
Investment
Pensions
Pension Consolidation
Mortgages
Equity Release

Services for the Deaf
Kevin Barlow is an experienced adviser who also deals extensively with the deaf community as an expert communicator using fluent BSL.

The Financial Health Check
… is our preferred way of conducting an introductory meeting which results in the composition of a written report outlining our client's financial prorates and options

- Personal priorities are the foundation upon which any financial plan or arrangement is built
- At Elm Tree we take great care to make sure that before any proposals are made we understand the personal priorities of our clients and the reason for taking any action associated with personal finance.

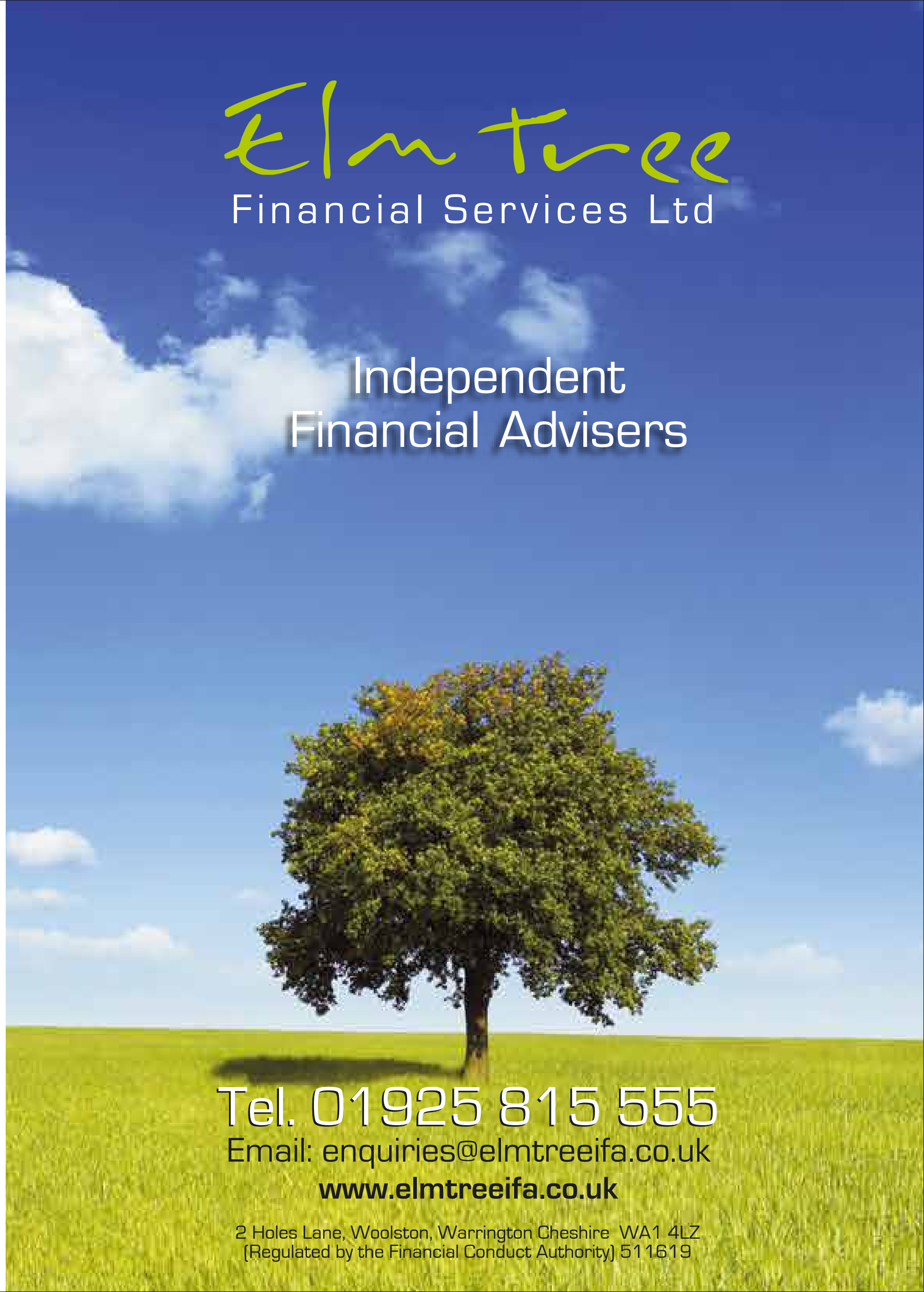
Independence
Our consultants are totally independent and have no ties, connections or commitment to any financial provider. Our client interests are paramount and we are able to research the market for maximum value and optimum services.

Will Writing Services
We offer an Estate Planning and Will Writing Service

2 Holes Lane, Woolston,
Warrington, Cheshire WA1 4LZ

Tel. 01925 815 555
Fax. 01925 817 000
enquiries@elmtreeifa.co.uk
www.elmtreeifa.co.uk

Regulated by the Financial Conduct Authority 511619



INVESTMENT

Investment can be divided into several categories:-

1. Priority investments such as house purchase and car purchase.
2. Essential planning investments such As pensions, major purchases, Education and providing for Emergencies.
3. Wealth creation by investment of disposable income or other free assets.
4. Development of free assets with the intention of either permanent growth or to provide a source of income.

In each case the individual attitudes to risk, family circumstances and final objectives have to be discussed and understood to provide a sound foundation for any advice tendered.

Selection of appropriate products such as Unit Trusts, ISAs and Investment Bonds can only be made once the priorities and preferences are understood.

PENSIONS

The large number of Pension plans introduced by various Governments over the past twenty years has resulted in a confusing array of options for both the new pension investor and the one who started many years ago. You may wish to consolidate previous pension arrangements too.

The new investor has to decide from a bewildering range of options including: - Stakeholder, Personal Pension, Executive Pension, Self Invested Pension and Annuities.

Part of our service as Independent Financial Advisers is to provide periodic reviews of pension plans and to provide advice as to the current suitability of contribution rates, funds chosen for investment and whether the charging structures are competitive with current offerings.

LIFE INSURANCE

Based on information obtained by a fact finding interview it is the advisers job to recommend an insurance plan that fits the needs and the pocket of his client. Our approach is based on three simple principles:-

1. Recommendations are only necessary where there is a clear and quantifiable need.
2. Cost should be kept to a reasonable minimum by using the information systems available to find and select the most competitive plans on offer.
3. Recommendations should be reviewed regularly to check that they still meet the requirements of our clients and are still the most competitive and appropriate plans available.

GENERAL INSURANCE

We provide advice and recommendations on>

- Buildings and Contents
- Mortgage Payment Protection
- Private Medical Insurance

MORTGAGES

Our Mortgage "Search and Selection" service is aimed at five types of borrower:-

1. The "First Time" house buyer.
2. The "Re-mortgage" client.
3. The "Buy to Let" investor.
4. The "Capital Raiser"
5. The "Commercial Borrower."

In each case a careful assessment of the client's circumstances is an essential first step. This can then be followed by advice as to the practicality of any proposed loan application.

Having agreed on a practical plan our services then provide the key facility of a search of all available loan terms that match our client's requirements.

The aim of this service is to make sure that the terms of any loan are the best available at that time, provide the lowest overall cost and, where appropriate - flexibility in termination options.

50+ FUNERAL PLANNING

- Protect against rising funeral costs
- No more to pay for your funeral directors service- guaranteed
- Complete flexibility to choose the funeral you want
- Guaranteed acceptance

Elm tree