N W BROWN
GROUP LIMITED

FINANCIAL PLANNING
INVESTMENT MANAGEMENT
CORPORATE BENEFITS
INSURANCE BROKING

Accessible Expertise

WELCOME TO THE NW BROWN GROUP

I am pleased to welcome you to the NW Brown Group.

As one of the leading financial services groups in East Anglia we provide expert, bespoke, professional advice to personal and corporate clients in the Eastern region and beyond. Whilst all our clients are different, they all enjoy the benefits that only truly independent advice can bring. We are able to cover the entire market and have the ability to access a complete range of investment options, products and advice.

At NW Brown you will find all the knowledge and expertise you need to achieve your financial objectives. Whether it is to create a bespoke investment strategy, an employee benefit programme or to find the right insurance, pension or mortgage products, we take the time to understand what you need and to provide solutions that are realistic and cost-effective.

Working from offices in Cambridge and Norwich, we pride ourselves on our ability to provide sensible advice and management. We can do this because the business is independently owned. We are used to putting the interests of the client first.

If you would like more information about our services please do not hesitate to contact us.

Marcus Johnson

Marcus Johnson
Chief Executive

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FINANCIAL PLANNING

Our financial planning services have been developed to help you define and achieve your personal financial objectives.

At NW Brown our services cover the whole spectrum of personal finance and provide you with truly independent financial advice.

After a fact-finding discussion with you, which is provided free of charge and without obligation, we offer you the option of a detailed report. This analyses your current situation, identifies areas for potential improvement and recommends a strategy for the future - including any immediate action. Once the strategy has been agreed we can help with its implementation, working in conjunction with your other professional advisers if you wish.

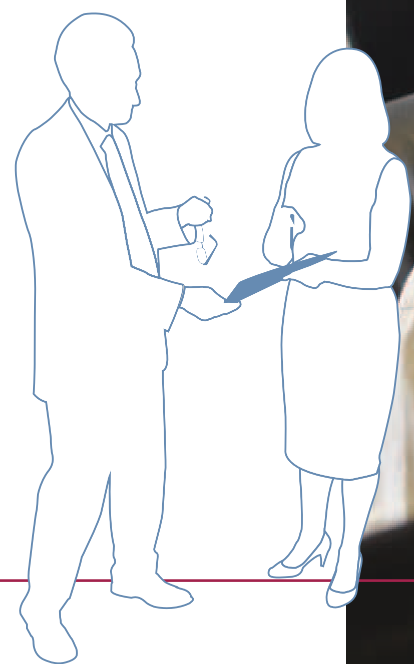
A financial plan will need regular monitoring to ensure that it keeps pace with changing conditions and remains on target to achieve your objectives. We offer our clients this service and it includes comprehensive financial record keeping, an annual progress report and access to advice from our team at any time.

We work on a time or fixed-fee basis and our advice is never influenced by commission from sales. Charges for preparing the initial report will be quoted after our meeting. Charges for any work agreed after the initial report are quoted in advance. If we should earn any commission during the implementation stage, it will be offset against the fee.

We can offer advice on

- Retirement planning
- Investment planning
- Inheritance tax planning
- Tax-efficient investments
- Education costs planning
- Financial protection
- Long term care
- Mortgages

We are committed to providing you with truly independent financial advice. This means we work on a fixed fee basis and our advice is never influenced by commission from sales.



DISCRETIONARY INVESTMENT MANAGEMENT

With our experience we can design an investment strategy that is right for your individual circumstances.

At NW Brown Investment Management we are very proud of the fact that the majority of our new clients come to us by way of recommendation from our existing clients. We have grown our funds under management steadily to our current total in excess of £500m.

We believe that a successful working relationship needs to be based on mutual trust and understanding. As a client of NW Brown you will benefit from a one to one relationship with a member of our investment management team. Your investment manager will take time to build a comprehensive picture and understanding of your circumstances, carefully establishing your investment objectives and related matters such as your tax status and tolerance to risk. We will then design and agree with you a bespoke strategy to meet your specific needs, which we then keep under regular review to ensure continuing suitability.

Your investment strategy is not set in stone and the structure of your portfolio can be altered at any time to deal with changes in your financial circumstances. It will also change over time as the attractiveness of different asset classes changes, but will always remain appropriate to your circumstances.

We keep you in touch with the progress of your investments by way of regular portfolio reports, which often form the basis for a meeting between you and your manager. Our clients increasingly use our secure on-line facility, which is available to access a wide range of up to date portfolio information.

We believe it is important that your affairs are managed in the round and will be pleased to work in conjunction with your other professional advisers.

Our services include

- Personal portfolio management
- ISA management
- SIPP management
- Charity portfolio management
- Collectives management

We always regard our clients as individuals so we take care to build a complete picture of your circumstances and objectives.

CORPORATE BENEFITS

At NW Brown you will find all the knowledge, experience and expertise you need to successfully manage your organisation's financial needs.

We have been in the business of providing tailored employee benefits advice for over 25 years. We are constantly evolving our service to ensure we supply our clients with the exact services they need. We work with a diverse client base, which enables us to understand the challenges you face and deliver realistic solutions, allowing you to concentrate on running your business.

Working together we create an integrated benefits package for your employees, helping you to retain and reward staff through the provision of a comprehensive range of benefits. We take the time to understand the needs of both the employer and the employee, which enables us to deliver solutions that are cost-efficient and meet your expectations. We also hold regular reviews to make sure your benefit strategy remains competitive, current and compliant with the increasing burden of legislation.

Our clients include organisations of all sizes and for each client we create a bespoke solution that is right for their organisation and budget. We can work in conjunction with other professionals and service suppliers, such as payroll companies and accountants, to ensure that your employee benefits are fully integrated with running your business.

Our services include

- Pension services
- Directors' benefits
- Employee benefits
- Succession planning
- Investment portfolios

Whether it is creating a benefit programme for your employees or providing advice and protection for your business owners and key personnel, we take the time to understand what you need and to ensure that solutions are cost-efficient, compliant, relevant and valued.

INSURANCE BROKING

We provide expert advice to ensure that our clients get exactly the right insurance cover to meet their needs.

In an ever changing world the way that clients satisfy their insurance requirements can vary greatly. What we can assure you is that at NW Brown, whether you buy over the telephone or in person you will get more than just a policy. Expert advice, exceptional cover and a first class service come as standard. This is endorsed through our award of the prestigious 'Chartered Status' by the Chartered Insurance Institute.

The insurance industry has suffered greatly over the years from the merger of many insurers and a general disinvestment in people. We have, however, moved in the opposite direction and year-on-year increased the number of professionals we employ. Wherever possible we take on much of the administrative function from the insurer which allows us to manage premium levels, issue policy documents and even settle claims.

We believe that quality of service goes hand-in-hand with providing the right product.

Private Client Insurance

We have a strong pedigree of developing and implementing innovative insurance policies and services. These include tailored policies for landlords, tenants, students' possessions and listed buildings. Our expertise also extends to high value homes, art and antiques, high value and super cars. We offer portfolio policies which can cover all of these on one single policy.

Corporate Insurance

We are the appointed insurance broker to the Cambridge Colleges. This gives us an almost unrivalled insight into the education sector.

Cambridge is also a centre of excellence for the life science and technology sectors and at NW Brown we have worked with some of the City's leading firms to design innovative insurance programmes that grow and develop in parallel with them.

A more recent development is our presence in the charity sector. Our clients include well known local and national charities.

Claims Service

We hope that, once your policy has been issued, it should not be necessary for you to speak to us again until its renewal. However, should it become necessary to test the worth of your policy our claims department is ready to assist you. A dedicated handler is assigned who will guide you through your claim from start to finish. Many of our insurer partners have entrusted the claims settlement process to us in its totality, including writing out the settlement cheque.

Our services include providing cover for

- Fine homes and contents
- Listed buildings
- Landlords and tenants
- Managing agents
- Educational establishments
- Charities
- Manufacturing and servicing businesses

OUR FULL RANGE OF SERVICES

Retirement Planning
Personal pensions
Options at retirement
Pensions and divorce

Investment Planning
Tax-efficient investments
Education planning costs

Financial Protection
Income protection
Inheritance tax planning
Critical illness
Life assurance
Long term care

Mortgages
First time buyers
Remortgages
Buy to let
Self build
Flexible terms
Offset mortgages

Discretionary Investment Management
Personal portfolio management
ISAs
SIPP, SSAS and Pension schemes
Collectives management
Charity portfolio management

Succession planning
Shareholder protection
Key person assurance

Directors' Benefits
Directors' pensions
Group SIPP/SSAS
The NW Brown SIPP
Death in service
Excepted death benefits
Income protection

Employee Benefits
Group personal pensions
Group risk
Childcare vouchers

Private Client Insurance
Listed buildings
Fine homes and contents
Prestige motor insurance
Landlords' insurance
Tenants' insurance
Students' possessions
Canoe/kayak/dragon boat insurance
Activity travel cover
Musical instruments

Corporate Insurance
Managing agents scheme
Education
Charities
Directors and officers liability cover
Professional indemnity
Employment law protection

The Next Step

For further information or to arrange an initial meeting with one of our specialists, please contact us at:

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E info@nwbrown.co.uk

www.nwbrown.co.uk

N W BROWN
GROUP LIMITED

The following subsidiaries of NW Brown Group Ltd are
authorised and regulated by the Financial Services Authority

NW BROWN & COMPANY LIMITED (FSA 191123)
NW BROWN INSURANCE BROKERS LIMITED (FSA 306173)
FREEDOM INSURANCE SERVICES LIMITED (FSA 306536)

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