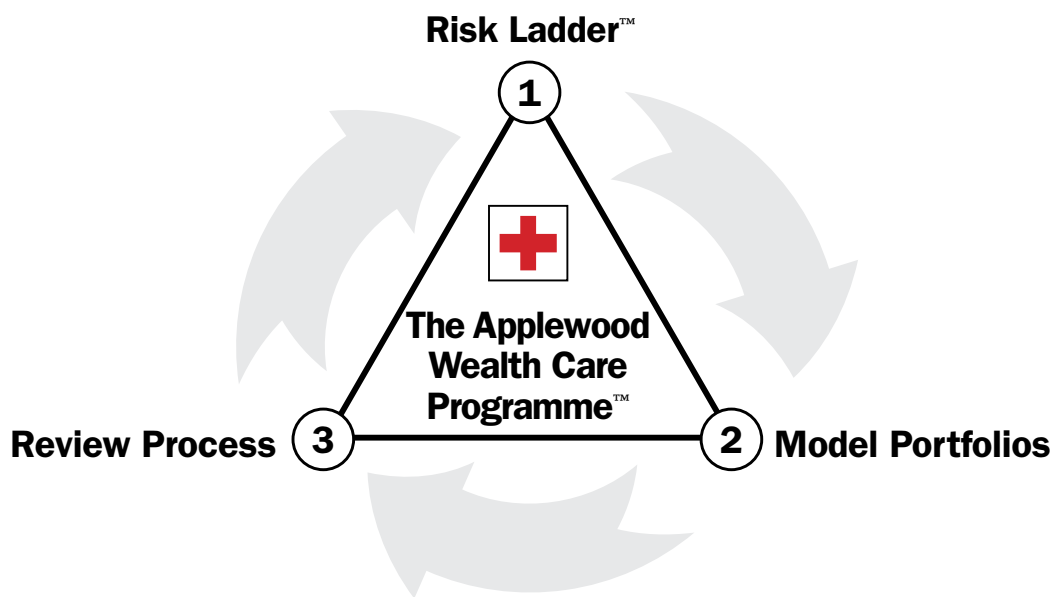


The Applewood Wealth Care Programme™



Some people can become financially disorganised, meaning that they lose track of their investments and generally end up paying too much in charges and holding under performing investments.

Through the Applewood Wealth Care Programme™ we review, monitor and risk assess your portfolio every six months, so that you become financially organised and your investments are in good health.

We have an automatic rebalancing programme in place, which allows you to stay within your risk levels and not to drift up the risk profile causing you unnecessary risk to the portfolio.

We also incorporate tax planning, charge reduction, improved returns and the risk assessment programme.

The Applewood Wealth Care Programme™ is a proven tool that has been running since 2006 and is a trademark process to Applewood.

The important factors are The Risk Ladder™, Model Portfolios, the Review Programme, all three processes coming together will give you a unique opportunity to have professional wealth managers looking after your money and reporting to you in an unbiased and independent way.

It is important to remember that we work for you and not for a fund management team, as you pay Applewood for this service at a modest fee of between 1% and 1.5% of your portfolio assets, dependant of the size.

The Applewood Risk Ladder™

Applewood have created a trademark process named The Risk Ladder. This identifies five levels of risk, from 0 meaning there is no risk through to 5 being the high risk portfolio. Using a detailed Risk Assessment Form that we use at each review ensures that your risk levels have not changed and all investments are within your risk tolerance.

Applewood Model Portfolios™

Once we have assessed your risk profile we assign your investments to one of the model portfolios; holding, cautious, balanced, adventurous or high risk. Firstly, we only recommend companies that have free inter-switching between funds, who allow us to invest between all sectors, unlimited range of funds and at the same time allowing us to monitor and use the fund selection process. Companies that do not offer free switching, all sectors and internal and external range of funds are dismissed, as we do not believe they meet our criteria of treating clients fairly.

The Applewood Review Programme™

The Applewood Review Programme™ provides you with a valuation of your investments, a full honest independent appraisal of the funds, a risk assessment, a Fund X-Ray™, which is like food labelling; it allows us to look inside the investments to check that they are appropriate for your needs and that the fund managers have not predominantly changed over the last six month period.



You consciously monitor you health, let Applewood look after your wealth.

