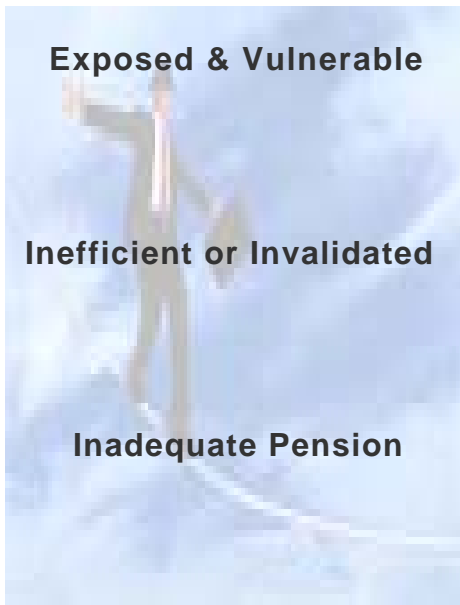




The Spectrum IFA Group

Independent Financial Advisers

Have you inadvertently fallen into any of these financial pitfalls?



Exposed & Vulnerable

Few people with busy international careers have time to look after their financial affairs and consequently expose themselves to avoidable taxes, non-portable investments/insurances and a vulnerability to inadequate provision to protect their assets and income.

Inefficient or Invalidated

Many people retain inefficient investments, pensions and insurances that they don't fully understand, and rarely (if ever) review. Furthermore, expatriates' holdings may unknowingly be affected or even invalidated by their international move.

Inadequate Pension

Staggeringly, less than 1% of employees achieve full pension benefits (source; Chartered Institute of Bankers, London). A crisis looms with an ageing population, earlier retirement and the weakening (and possible collapse) of State provisions worldwide. Now, more than ever, it is imperative to take proactive steps to look after your own long-term financial security.

The Spectrum IFA Group: Assisting in Your Financial Planning & Protection

The Spectrum IFA Group has been providing a comprehensive financial planning service throughout Western Europe, to expatriates and international residents, for the past 15 years

The Spectrum IFA Group is independent, and neither tied to nor associated with any financial institutions. Therefore, our advice is impartial, unbiased, and based on solid knowledge and experience gained from living, working, and dealing with the social, legislative, business, and fiscal environments of the countries in which we reside.

Our role is to create and provide solutions that best match your objectives from our knowledge of and access to a broad range of insurance, savings, securities and investment products and suppliers.

The synergies achieved by working within a networked European group environment, allow our advisers to draw on considerable and varied expertise to enhance the service we offer to our clients.

www.spectrum-ifa.com

Our advisers are able to arrange access to a variety of flexible and internationally portable products, coupled with our depth of experience and resources, to provide you with sound advice on a number of topics, including:

- ✓ **Life Assurance-linked (tax-efficient) Savings, Securities and Investments**
- ✓ **Impact of expatriate/resident status and choice of "international" v. "local" products on tax liabilities**
- ✓ **Retirement Planning products**
- ✓ **Education Planning products**
- ✓ **Inheritance Tax Planning**
- ✓ **International Banking**
- ✓ **Critical Illness/Disability Insurance**
- ✓ **Income Protection**
- ✓ **Personal Health Insurance**
- ✓ **Corporate Savings Plans**
- ✓ **Corporate Health Schemes**
- ✓ **Mortgage Broking**
- ✓ **Formation of Trusts/ Asset Protection**

The Next Step

The Spectrum IFA Group provides an initial confidential consultation to:

- ◆ Assist you in evaluating existing pension, protection (insurance) and savings/investment provision in a comprehensible manner.
- ◆ Identify and prioritise your personal financial objectives (short, medium and long-term).
- ◆ Identify how to reach those objectives, on the basis of resources you can comfortably engage. Importantly, we focus on present and future tax-efficiency, product portability, your attitude to risk and events that may threaten the financial wellbeing of you and your dependents.

Solutions

Your adviser will prepare a report recommending solutions matching your requirements. Crucially, we are not agents for any particular company- we represent our clients from an unbiased position of independence. We feel that this strongly sets us apart from dealing directly with large institutions, where you may experience less-personal service, a high turnover of staff familiar with your circumstances and there may be a bias to recommend their own products and services.

Your report will explain the recommendations in "plain English" and include any relevant product brochures, key features and illustrations of projected benefits/returns- to enable you to make an informed decision.

Our recommendations are made without obligation or charge. You are free to accept our advice wholly, partly or not at all. We are pleased also to negotiate and arrange access to holdings specifically of your choice.

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