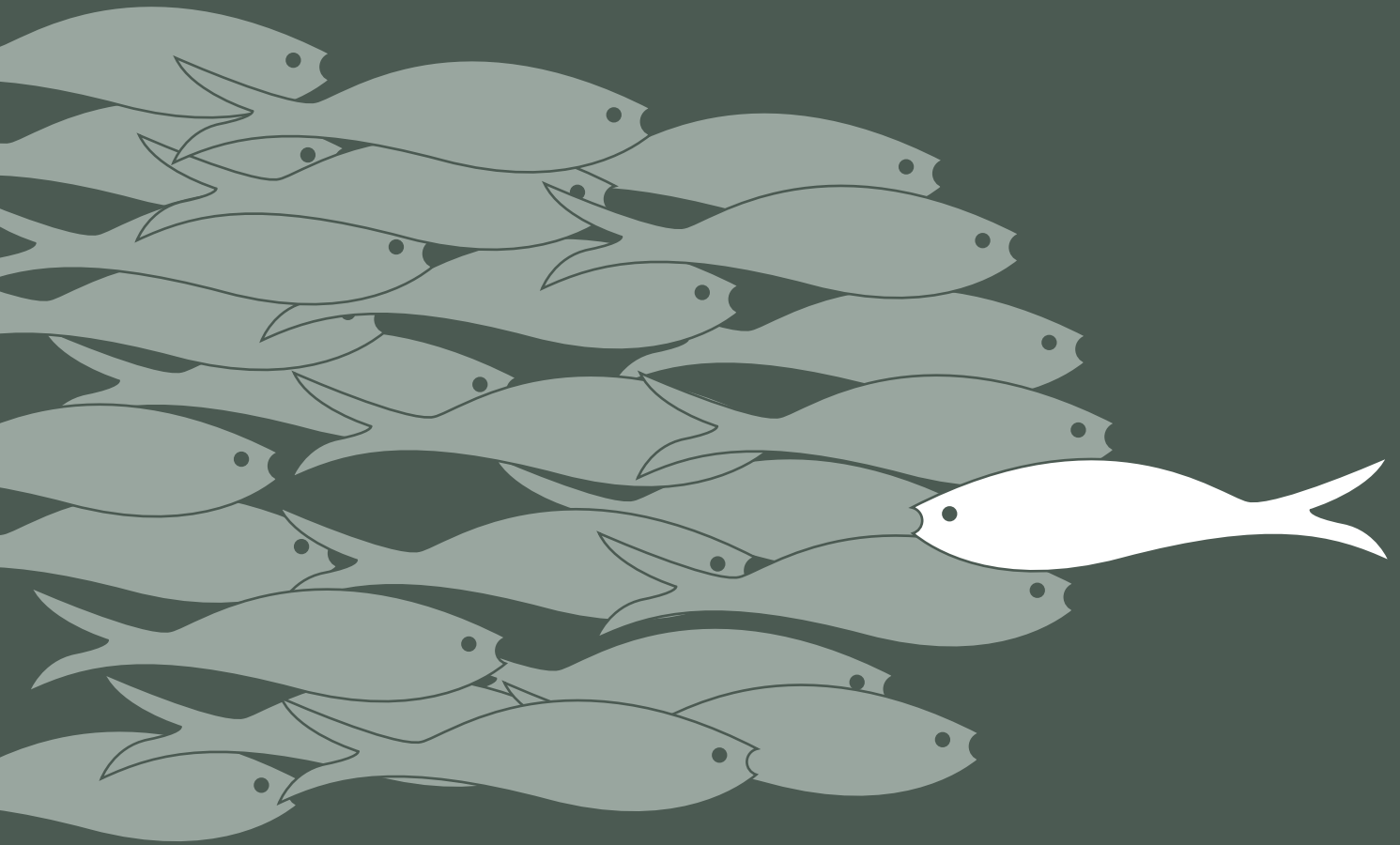




A new direction in finance...



www.moneygate.co.uk



A new direction in finance...

Moneygate are a national, multi-award winning financial services company... therefore it's fair to say we know what we're talking about.

Naturally, we understand how important it is to make the most of your money. However, it is how we deliver tangible results to our customers that make us quite unique.

We believe that it's our responsibility to make a positive and significant impact on the financial health of our customers. We achieve this by taking an expert look at all of your finances to see where real benefits can be made, from the smallest increase in investment return to the largest possible saving.

Crystal clear

Putting this another way, we create transparent solutions that are designed to save money, make money and increase your protection. Not only that, but we will review your plans on a regular basis to guarantee that your finances stay in the best possible shape.

After all - you don't get fit by going for a swim once a year.

- We are truly independent and are always working on your behalf
- We have access to the whole of the market meaning your choices are unlimited
- We provide professional advice for every circumstance
- We deliver advice in a simple and straightforward manner
- We save you time, effort and money



Go with the flow...

ACTIVEPLAN

ActivePlan is our bespoke financial management service and is the only one of its type currently available in the UK.

Under the ActivePlan service we will review your entire financial portfolio on a consistent basis to ensure that your products are actively managed to be cost effective, well performing and appropriate to your needs.

It's a fact that financial products evolve with better and lower cost options being continually launched – we want you to feel the benefit of these wherever possible. Your personal circumstances and objectives will also differ from time to time and you need your finances to fully reflect any such change.

Streamline your finances

In the simplest terms Moneygate will pro-actively manage your mortgage, insurances, pensions, investments, savings and loans as a whole to see where any improvement can be made – that's what ActivePlan delivers.

ActivePlan customers can feel confident in the knowledge that they have a team of experienced financial advisers looking after their interests and navigating them through the financial waters at all times.

Think of ActivePlan as your trusty ship's Captain and Independent Financial Adviser all rolled into one!

- ActivePlan is the only active financial management service available in the UK
- Includes a six-monthly financial health check & full annual financial review
- Direct and unlimited access to a financial adviser during working hours
- Over 77% of our customers choose ActivePlan



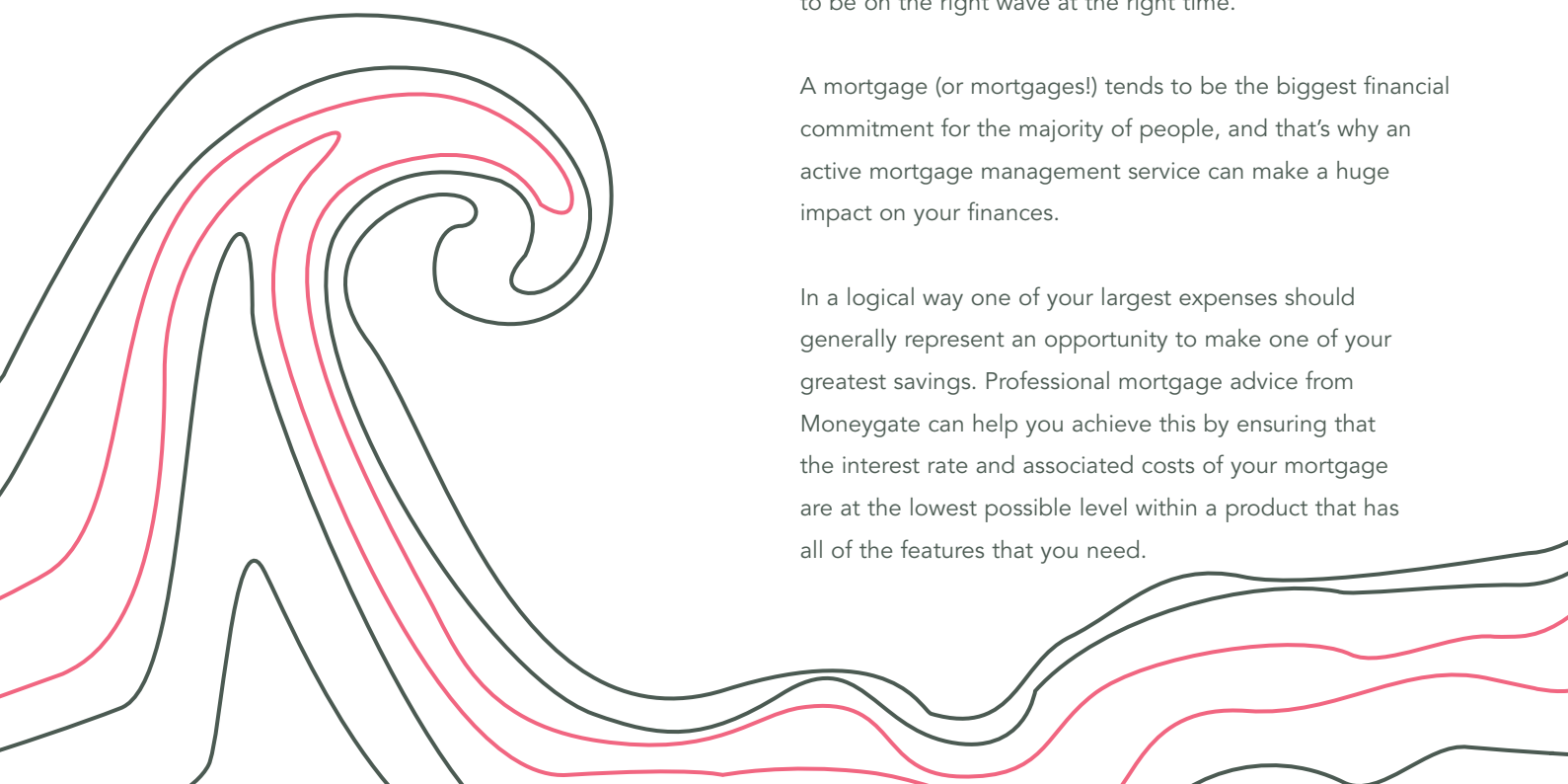
Riding the crest of the wave...

The mortgage market experiences many fluctuations in terms of interest rate changes, new product releases and revised lending criteria.

The differences between the peaks and the troughs of the product range can be vast - therefore we always want you to be on the right wave at the right time.

A mortgage (or mortgages!) tends to be the biggest financial commitment for the majority of people, and that's why an active mortgage management service can make a huge impact on your finances.

In a logical way one of your largest expenses should generally represent an opportunity to make one of your greatest savings. Professional mortgage advice from Moneygate can help you achieve this by ensuring that the interest rate and associated costs of your mortgage are at the lowest possible level within a product that has all of the features that you need.



Ocean wide choice

Moneygate can also enable you to use your mortgage as a flexible tool for a variety of purposes - as a facility to secure low-cost funds for home improvements, as a vehicle to re-structure more expensive debt and also to assist in your retirement planning.

Ultimately, our own view is that the best mortgage in the market is no mortgage at all. We will advise you on how to steer towards this goal as part of your overall financial planning strategy.

Gain control of your mortgage by taking independent advice from Moneygate.

- We offer products from every available lender
- Access to exclusive products not available on the high street
- Mortgage & loan options to suit every requirement and situation
- We manage the entire process from enquiry to completion
- Specialist advice for buy-to-let portfolios and commercial projects

Your property may be repossessed if you do not keep up payments on a mortgage or other debt secured on it.

The FSA do not regulate some buy-to-let and commercial mortgages. You can choose how we are paid for mortgages: pay a fee, usually 0.5% of the loan amount, or we can accept commission from the lender.



Putting your safety first...

It's true to say that insurance tends to be a greatly undervalued product until you actually need to use it. At this point it then transforms into the most intelligent purchase you have ever made.

We want you to feel confident and secure in all aspects of your life by having adequate insurance in place across every potential risk. However, we don't want first-class protection to come at an excessive price so Moneygate will source and apply discounted premiums wherever these are available.

Remember, even the best financial planning is only secure if you have insured against the unexpected.

Head for calmer waters

It is important to remember that all insurance policies are not created equally. We use our expertise to source the highest quality products from the most reliable providers who offer industry leading terms and value for money.

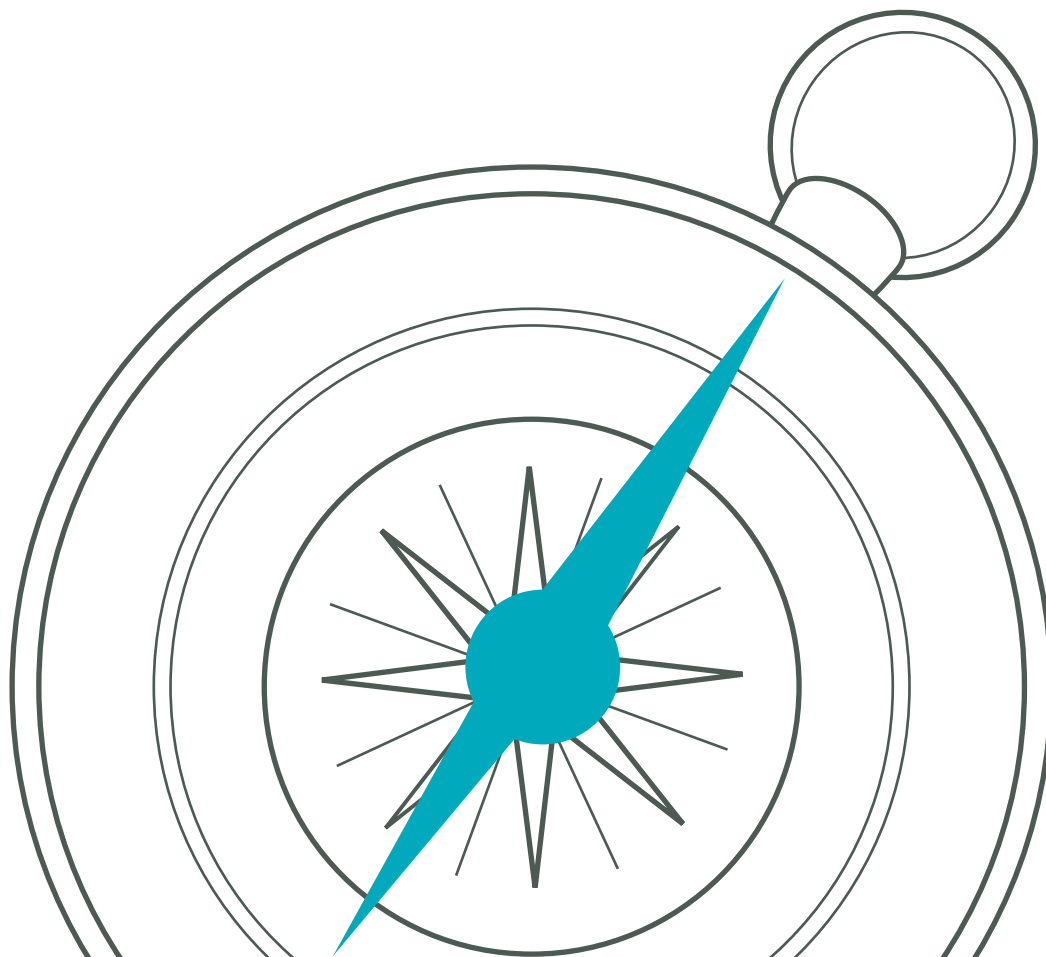
We will constantly work on your behalf to match your protection portfolio to your changing lifestyle and requirements. Whatever the conditions or forecast, protecting the things most important to you is money well spent.

- Life Insurance - protecting your loved ones...
- Critical Illness Cover - helping you cope in the worst of times...
- Private Medical Insurance - expect the best when you need it...
- Home Insurance - securing your prized possessions...
- Income Protection - don't neglect one of your most important assets...

For Buildings and Contents insurance we usually offer products from a select panel of providers.



Chart your course...



Setting the direction for your investment and savings strategy is fundamental to both your current financial health and future wealth. Defining your attitude to risk, investment diversity and asset allocation are not decisions that should be treated lightly or without the right guidance.

Our investment advisers will create a balanced and well-structured programme that meets all of your objectives. We will then select only well established and trusted investment vehicles that offer proven performance and a stable platform for your money.

We can also accommodate very specific personal factors. For instance, if you would like your money invested exclusively in ethical or green funds, then we have access to a huge range of matching investment channels.

Pinpoint your location

Creating a sound investment strategy is the first part, keeping this accurately monitored and assessed is the next. Moneygate will schedule regular reviews to ascertain the current performance and future prospects across all of your investments.

We will use these milestone reviews to manage growth, minimize risk, move asset classes and re-distribute funds in line with your requirements. You will also receive an up to date valuation of your investment funds and savings plans so that you always know your exact financial position.

Whether investing is new to you, or you are an experienced individual looking to revise an existing portfolio, our highly qualified advisers will aim to deliver on every one of your objectives.

- ISAs & Authorised Unit Trusts
- Open Ended Investment Companies (OEICs)
- Bonds & Deposit Accounts
- Fixed Interest Securities



Plain sailing...

Planning for retirement is a very individual subject. However, no matter what your own aims are you can never start providing for your retirement too soon.


We all want to have a relaxing end to our working life but it is the commitment that you make now that determines how much wind you'll have in your sails in years to come.

It is vital to ensure that you are squeezing the most from any existing plans. Leaving them frozen or languishing in under-performing funds with heavy fees can make huge differences to the value of your pension at maturity. We suggest a professional pension review to avoid any unwanted surprises.

Safe harbours

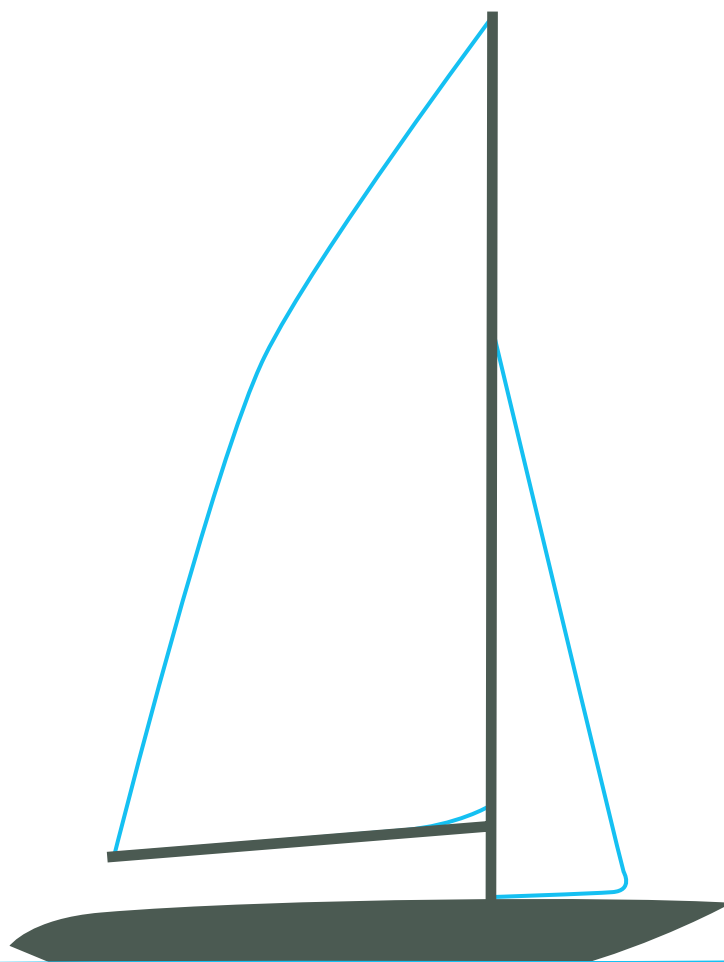
Our approach to pension planning can be summarised as astute, measured and sustainable - just the attributes you would want in pension advice. We also recognize that a robust will and trust arrangement is fundamental to your overall retirement plans.

It is valuable to highlight that growth is not the sole marker of a good pension plan. Making sure that your money is placed in a fund with low costs and management charges is an aspect that is often overlooked yet this is always at the forefront of our thinking.



If you are simply considering your maiden voyage or you want to improve a more complex group of current provisions then we believe that Moneygate is best placed to service you.

- Personal Pensions, SIPP's & SSAS
- Stakeholder Pensions
- Group Personal Pensions
- Annuities
- Long Term Care plans






And finally...

Service standards

As a business that firmly stands by the FSA regulatory framework we are proud to declare our charter on Treating Customers Fairly (TCF).

- We will always act in a professional manner
- We will be open and honest whilst accepting responsibility for our actions
- We will provide clear and relevant information
- We will Treat You Fairly and with respect
- We make sure our Advisers and Staff have the necessary skills they need to do their jobs properly and considerately
- We make sure we are easy to contact, and that we answer phone calls, e-mails and letters quickly and efficiently



To arrange a financial consultation

Call - 0845 605 0689

Email - customers@moneygate.co.uk

To receive an update on a case in progress

Call - 0845 605 0682

Email - progress@moneygate.co.uk

To discuss a current matter with an adviser

Call - 0845 605 0683

Email - advice@moneygate.co.uk

www.moneygate.co.uk



Moneygate Group, 1 The Bulrushes, Woodstock Way, Boldon Business Park, Tyne & Wear, NE35 9PF
Tel: 0845 605 0680 Fax: 0845 605 0681 Email: info@moneygate.co.uk

