

FUND MONITORING

As an organisation, we thoroughly research investment funds before recommending them to clients. We have a core list of funds which the investment department has agreed upon and normally only these funds are recommended to clients.

This list ensures we are recommending funds and managers with a proven track record.

The performance of these funds is reviewed on a quarterly basis and discussed at an investment meeting. The quarterly performance figures allow us to ensure the funds are continuing to achieve consistent returns.

Where appropriate, we will contact clients if any of the funds they are invested in show a trend of underperformance or when any major changes are made to those funds.

NEXT STEPS

There is no charge to have an initial discussion with one of our advisers.

The company objective is to assist clients by adding real value to resources. Remuneration will be achieved through an agreed fee, commission payment or a mixture of both.

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The **MUNRO PARTNERSHIP** Ltd.
PENSION SPECIALISTS AND INDEPENDENT FINANCIAL ADVISERS
• ESTABLISHED 1982 •

INVESTMENT SERVICES

Consider the following:-

- Are your investments being managed and do they form part of a financial plan?
- Do you know when and how you or your family are going to benefit from your investments?
- What are the real tax issues and are your assets safe against inheritance tax and the effects of long term care?

The Munro Partnership has invested heavily in highly qualified staff and systems to provide you with first class investment advice.

The Munro Partnership Ltd is an established Company of over 20 years. The Company offers independent financial advice on pensions and financial planning. The consultancy team is one of the most experienced and qualified in the country.



ADVICE ON INVESTING

The Munro Partnership's areas of expertise include:-

- Constructing investment portfolios
- Reviewing existing portfolios
- Inheritance tax planning
- Advice on taxation and trust issues

Over the last four years, the nature of investing has changed dramatically. Some of the once mighty investment and insurance companies have fallen dramatically from grace. It is therefore important to obtain professional advice when considering investment matters.

In addition to collective investments many investors also have individually held share portfolios. If these are not actively managed or do not form part of a financial plan, it would be appropriate to reconsider their purpose. The Munro Partnership Ltd can provide advice on the merits of such arrangements and the best way forward with them.

PORTFOLIO REVIEW

If you have a portfolio of investments which have not been reviewed for a while we believe our investment audit service will be of value to you.

Just provide basic information on the investments you have and we will:-

- Provide you with an up to date consolidated valuation schedule
- Give you a full overview and commentary on your investments which would include:-
 - Detailing the funds we feel are underperforming
 - Alternative fund recommendations where appropriate
 - The Tax efficiency of your portfolio
 - Where possible allow you to view the value of your portfolio online

Good investment funds can very quickly turn into bad ones and The Munro Partnership has extensive information available to monitor your investment portfolio.

CLIENT REVIEW SERVICE

The Munro Partnership has invested heavily in highly qualified staff and systems to provide you with high quality initial advice. However, as an organisation, we feel it is imperative that our clients review their financial affairs on at least an annual basis.

Such reviews will provide:-

- Consolidated annual valuation statement of your investments
- Opportunity to have an annual meeting
- Quarterly newsletter
- Access to our consultants and support staff

Such reviews ensure that you are made aware of any changes to the investments you have and any amendments to government legislation that may affect your arrangements and future financial planning.

Annual reviews will also take into account your own changing financial circumstances and objectives which may have an impact on the financial arrangements you have.