Who are MPL?

MPL is a director controlled independent firm offering professional financial advice.

Our directors and advisory staff are all highly qualified, with many years of collective experience to draw upon.

Charges for work undertaken can be by way of time charge fees or agreed commission structures.

We offer discretionary management services without performance fees, and access to worldwide unit trusts, investment trusts, Exchange Traded Funds, gilts and cash deposits.

Financial planning is a vital ingredient of modern wealth creation and management.

MPL can help to plan important decisions and mitigate tax treatment in the areas of:

- *Family assets*
- *Business wealth*
- *Personal wealth creation*

Our Mission Statement

We work with clients and their professional advisors to examine and establish the clients' needs. Understanding the client is always paramount.

Our role is then to offer a series of options to satisfy the clients' requirements – and consider investment risk tolerance.

We represent the client in all negotiations and offerings to implement agreed strategies.

Pensions

- Our strategy is to identify the most effective way to create 'Income in Retirement'. We consider suitable 'wrappers', tax efficiency, investment strategy, self investment and flexibility.
- We can cater for clients considering transferring UK pensions to recognised overseas pension schemes.
- We aim to put you in control of your pension - possibly your largest asset.

Discretionary Management

- MPL is able to fully manage your money on your behalf.
- We have an experienced in-house investment team available for client meetings.
- The custodian services are under contract to UBS – one of the world's largest banks. Costs of the full discretionary management service are extremely market competitive.
- The Discretionary Management Service is used by SIPPs, individuals, trustees and trusts, corporations and partnerships.

Investments

The obvious statement is that investments should meet the expectations of the client – we however extend that thought process to include:

- Overall portfolio management.
- Immediate and long-term tax treatments.
- Short and long-term volatility.
- Flexibility to convert to cash deposit.
- Use of trusts where appropriate.
- Off-shore planning when appropriate.

Estate and Tax Planning

Inheritance tax is an increasing concern for many families whose wealth has grown considerably.

Our philosophy is to offer tax efficient and appropriate solutions taking account of a client's domicile and residency.

In addition to extensive use of UK tax approved schemes we also advise on the investment aspects of:

- Discounted gift trusts and similar schemes.
- Excluded foreign property settlement trusts.
- Offshore investment schemes.

Protection

Disaster or misfortune can strike any family.
MPL offer the traditional format of:

- Life Assurance.
- Income replacement cover.
- Critical illness cover.
- Medical expenses arrangements.

Employee Benefits

Competitive labour markets demand that employers offer well designed incentive packages.

We can design and implement:

- Group SIPPs, personal pensions and other 'defined contribution' schemes.
- Pension scheme investment management.
- Group protection schemes.

Retirement Planning

All too often Retirement Planning is simply viewed as the production of income resulting from pension funds built up during the working life of a client.

MPL accept that pension income and tax free benefits form a considerable part of the process.

However, in addition to advising on this aspect, the MPL service extends to providing advice on:

- Changes in investment portfolio structure to generate tax efficient income.
- Reviewing the requirement for capital which could otherwise be gifted with tax efficient income receipts.
- Reviewing the decision of 'where to live'.
- Providing options on purchasing annuities and/or income drawdown.

Retirement Planning is not just about pension plan maturity – it is invariably a change in lifestyle.

William Burrows Annuities

Provides specialist advice in all areas of annuities and pension drawdown. William Burrows is a trading name of MPL Wealth Management.

Please visit www.williamburrows.com for more information and up to date annuity rates.

MPL

wealth management

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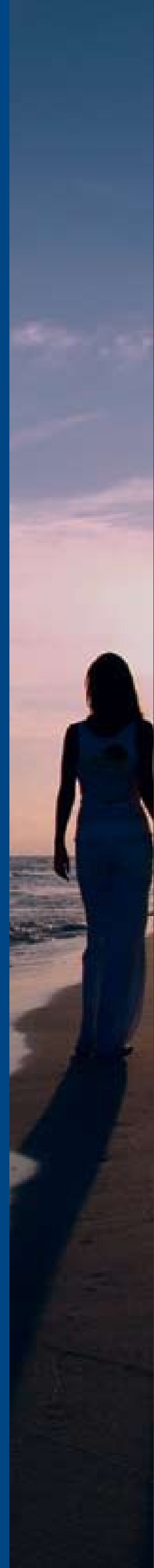

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Professional Independent Financial Consultants

- **Pensions**
- **Discretionary Management**
- **Investments**
- **Estate and Tax Planning**
- **Protection**
- **Employee Benefits**
- **Retirement Planning**