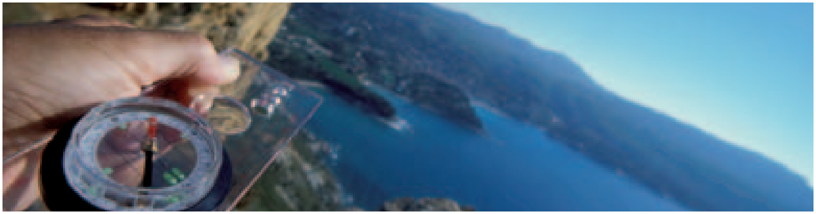
Welcome to...

argent

Leaders in Financial Guidance.



About Argent

Argent (UK) Limited ("Argent") is a private company owned and managed by its five directors, who are also the sole shareholders. Based in the City of London and with roots going back to 1978 it has a long established and loyal client base.

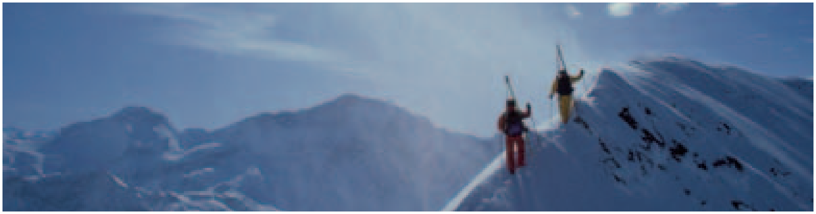
Argent's directors are Independent Financial Advisers who take pride in their knowledge of and access to a very large market place. Our many years of experience enable us to plan competitive and comprehensive solutions for our Corporate and Individual Clients.

Two divisions, Argent Personal Finance Managers ("APFM") and Argent Employee Benefits ("AEB") provide advice to private individuals and employers respectively in the UK.

How to contact us

We would be delighted to hear from you and here's how you can get in touch:-

Website: www.argent.co.uk
Email: info@argent.co.uk
Telephone: 020 7956 2120
Fax: 020 7956 2185



The People

Argent has long recognised the value of professionalism in a market which continues to be under-qualified. We insist that all our staff advance to a level of qualification appropriate to their status.

The senior personnel have achieved professional qualifications which are in excess of the norms in the industry, one being a Chartered Accountant and two being members of the Personal Finance Society, for which attainment of the Advanced Financial Planning certificate is a pre-requisite.

Our Experience

The five directors have worked for Argent for many years and between them, have over 100 years of relevant experience.

About APFM (Argent Personal Finance Managers)

Based in the City of London for the last 25 years, APFM offers specialist advice to clients who wish to maximise their wealth.

Argent provides:

- Bespoke solutions for its clients' financial needs;
- Management and care of their investment portfolios on either an advisory or discretionary basis, to suit the client;
- Regular review and monitoring with clients to ensure continuing effectiveness of our advice.

We are continually judged by our investment performance and so strive to achieve the twin benchmarks of success – which are, relative and absolute returns.

Our advisory service is underpinned by the professionalism and experience of our advisers – refined by the use of modern technology to improve:

APFM's Services

We are a specialist company aiming to become one of the foremost Wealth Management consultancies in the UK. We believe we can achieve this by recognising our clients' needs and providing a **service driven** approach.

We provide services in the following key areas:-

- Retirement Planning
- Pensions advice
- Taxation efficiency
- Advisory and Discretionary Investment Portfolio Management
- Protection against death, sickness and income loss for family and Estate
- Children's Investments
- Inheritance Tax Planning

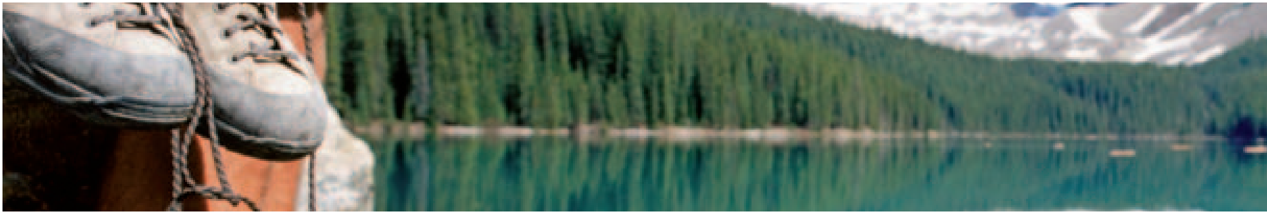
- The accuracy of our advice;
- The speed with which it is delivered;
- The clarity of information so that clients can understand what is being proposed.

We monitor and rebalance the funds used in our portfolios regularly and assess their performance against both market sector averages and peer group funds.

We set out to simplify the administrative processes of handling investment programs to save time and costs. Our advice is designed to achieve **the creation and maintenance of wealth**, in the context of the ever changing regulatory and legal environment imposed on us all by the Government.

Similarly, we set out to simplify the issue of charges avoiding large initial commissions and, instead, charging a transparent fee for the work undertaken in setting up and then reporting on your investment portfolio at regular intervals. This sits well with our status as Independent Financial Advisers as it means we can work with you to create and maintain a long term relationship rather than earning a fast buck!

For more information on Personal Finance visit our web site,
www.argent.co.uk



About AEB (Argent Employee Benefits)

Companies who recognise the importance of recruiting and then retaining the best staff will want to consider an Employee Benefits Package for them. AEB works with employers to put in place a comprehensive package of benefits which are both appreciated by the workforce and represent a worthwhile investment for the employer.

We are often asked to review benefits that are already in place when communication of the benefits is poor and employee participation is low. As employers make a significant financial commitment by offering these benefits AEB works with employers to ensure they are administered efficiently; and with employees, to ensure they are appreciated!

Pension provision is a major concern and currently the subject of intense Government scrutiny. Continuing reliance on Insurance Companies has disillusioned many potential investors who have continually suffered from high charges and poor performance.

AEB's Services

Our Employee Benefits division was formed in 1999 to address the key needs for employees:-

- Retirement provision
- Long term sickness benefit
- Private medical care
- Death cover for the family
- Comprehensive protection for Key Personnel

Modernisation of the pension system is continuing and our role is to ensure that both employer and employee enjoy the benefits of a competitive and efficient pension scheme tailored to their needs. In certain circumstances this no longer involves an insurance company - so good advice is essential.

As an Independent Financial Adviser AEB prefers to offer its services on a fee basis, charging for time spent. This ensures complete transparency and enhanced terms for staff. However, we recognise that an employer's budget may not allow for this so we look to achieve the best deal for staff and at the same time ensure we are remunerated appropriately for the work we are doing. Either way, we avoid large payments of up front commission which can retard the growth of a plan, preferring instead to charge either a "level" and/or a "fund based" commission sometimes combined with a fee. This approach ensures the long term common interest of both adviser and client.

For more information on Personal Finance visit our web site,
www.argent.co.uk

Consultancy Services

As clients' circumstances change, so our advice will adapt to find the most suitable business solutions.

We can achieve this because our Consultants:

- Take responsibility to understand and review our clients' needs and business enabling us to put forward the best solutions.
- Co-ordinate all of the work undertaken
- Are always the main point of contact for each client.

Each Consultant is assisted by a team of support staff using up to date technology. Our Consultancy services cover all aspects of wealth creation and maintenance, with the exception of Stockbroking services.

Administration Services

Despite progress with new technology, few insurance companies are able to provide adequate administration services. Our own substantial investment in modern technology enables us to:

- Run Pension and Group Risk Schemes effectively and efficiently for our corporate clients with full regard to the legislative and regulatory controls.
- Keep paperwork to a minimum by encouraging use of online facilities wherever possible.
- Ensure our individual and corporate clients receive relevant reports and documentation in a form they can understand and use. Efficient use of the Internet has improved the delivery of our administrative services.

A variety of clients from plc to small family owned companies, as well as private individual clients take full advantage of this quality service.

Other Services

We have a very close relationship with a General Insurance Broking Company who for many years have very ably looked after our clients' **General** Insurance needs. Their services include:-

- Personal Insurance programs
- Officers' and directors' liability insurance
- Commercial insurances
- Professional Indemnity cover etc

We will happily put you in touch with them.

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Our address: No.1 Liverpool St, London EC2M 7QD