

ARJENT

Investing for you



INVESTMENT
Dealing ■ Advice ■ Management

“It’s time for a new perspective that puts clients and their individual needs first, at all times. That’s what we’re here to do; put you first.”

David Couch
Chief Executive Officer



Welcome to Arjent: putting clients first

At Arjent we believe the difference between an average Investment Manager and a good one rests with the ability to deliver outstanding investment opportunities and consistently provide you, our client, with a transparent and honest service, by keeping our processes clear and simple and our lines of communication open.

We share your ambitions, react quickly to your needs and judge ourselves on one thing: how can we help you meet your aspirations?

As well as being a full service Investment Manager, we have no ties to a large corporation, giving us freedom and flexibility. Since 2000, we have earned a reputation for being a specialised boutique investment house offering a high quality and personal investment management service.

Our services

Our experience and expertise enables us to offer you access to a broad range of investments including Equities, Bonds, Unit Trusts and Alternative Investments, both on an Advisory Dealing basis or as part of a Managed Service. We provide all of our clients with a nominee account and regular statement of holdings. You are also able to view your account online.

The Arjent clear pricing policy

Our pricing policy is fair and clear. All charges are quoted in advance and are designed to be easy to understand allowing you to work out quickly how much our services will cost you. There are no hidden charges.

Find out more

You can **call us on 020 7965 0650** for a copy of our rate card, or view it online at **www.arjent.co.uk/ratecard**

To find out more about Arjent contact us today **020 7965 0650** or visit us at **www.arjent.co.uk**

Service levels for your needs

We provide tailored, specialist investment advice and niche investment opportunities that can add real value to your existing portfolio. Our investment services are built around you, our client. You can choose between an Advisory Dealing Service or a Managed Service.

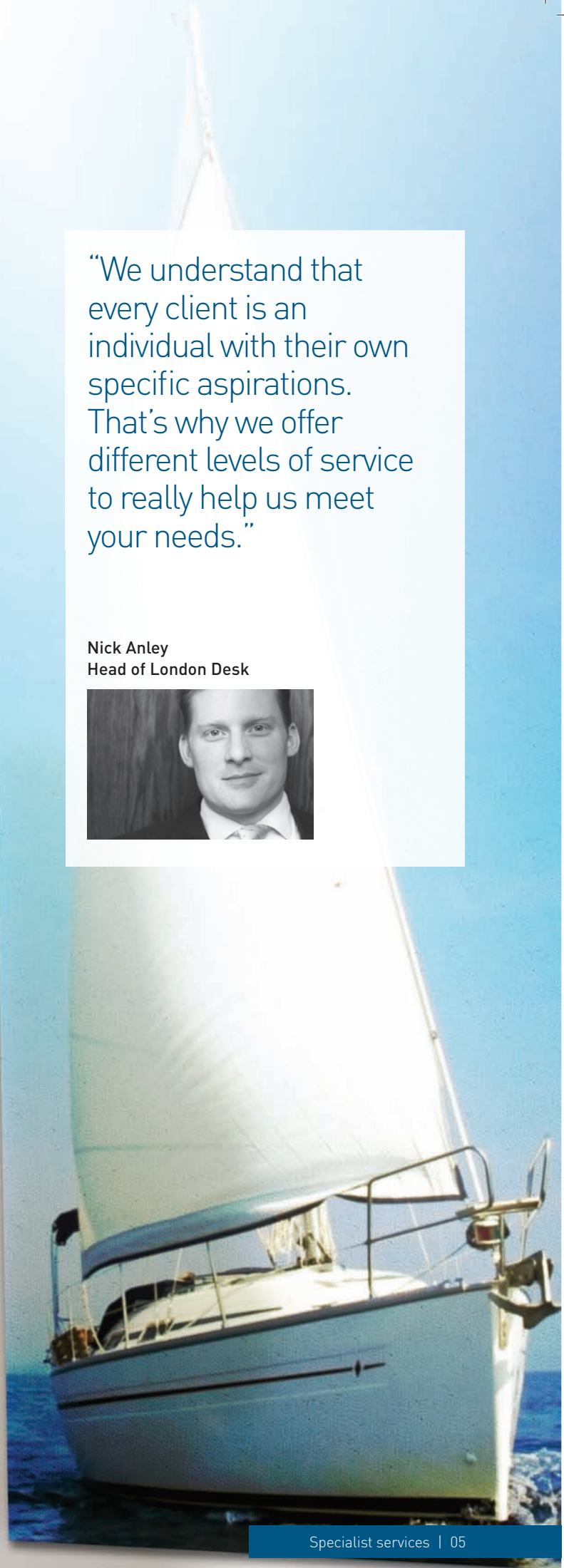
Advisory Dealing Services are intended for clients who want advice on individual investments. It is normally chosen by investors with experience of dealing in securities. If you choose this service, you retain the overall responsibility for the management of your portfolio; however we can provide you with information to help you.

Managed Services are designed for clients who wish to delegate the day-to-day management of their investment portfolio to Arjent. It is suitable for clients who have less experience of investing or are too busy to take a more active role. You appoint us to be your Investment Manager and we work with you, to help achieve your investment goals.



“We understand that every client is an individual with their own specific aspirations. That’s why we offer different levels of service to really help us meet your needs.”

Nick Anley
Head of London Desk



“I’m a dedicated Investment Manager and it’s my job to really get to know my clients and their investment objectives in order to provide a tailor made service.”

Eren Osman
Investment Manager



An investment strategy built around you

Understanding that no two investors are alike is crucial to providing the right opportunities for you, as well as fulfilling our commitment to due diligence.

Your dedicated Investment Manager will take time to get to know you and understand your investment requirements.

By working closely with you to identify the appropriate service level, Advisory Dealing Service or Managed Service, your dedicated Investment Manager will work to develop your personal investment strategy.

Together we will evaluate your financial needs, explore your past investment experience, liquidity requirements, your current financial position and future aspirations. Only then will we build your investment strategy based on your appetite to risk and specific investment objectives, whether Income, Growth or Balanced.

An ongoing relationship

At Arjent we believe in developing long term relationships with our clients. You will have open access to your Investment Manager, who will keep in touch on a regular basis, review your needs and circumstances, and respond accordingly. At the beginning of our relationship with you, we will ask you to complete a Client Application Pack. This will provide us with the information we need to understand your requirements, objectives and risk appetite.

Copies of the Client Application Pack can be obtained from our offices, **by calling 020 7695 0650** or from our website **www.arjent.co.uk**

Access to our services

Our phone lines are open Monday to Friday between 9am to 5pm. You can also contact us by **email on info@arjent.co.uk**. Our website address is **www.arjent.co.uk**

You are also very welcome to visit our flagship offices which are based in Bristol and London or, any of our other branches, details of which are available on our website.

A rigorous approach to picking your investments

Ensuring our investment strategies are effective and up to date is an important priority for us. After all, we're here to help you, our client, achieve your aspirations and investment objectives.

Our detailed and thorough approach is supported by our Investment Committee, led by the Chief Investment Officer. The Committee meets regularly and draws on the considerable experience and skills of Arjent's investment professionals; operating via a 'top-down' approach which is based on macro-economics, asset-allocation and industry sector analysis and knowledge.

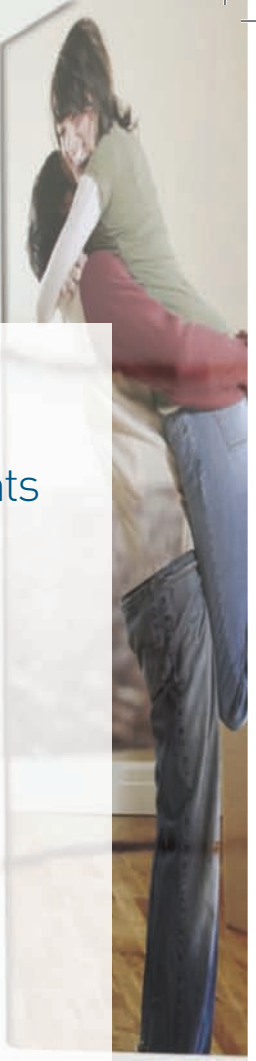
Following the completion of due diligence and a detailed analysis by our Investment Committee, we are then ready to make our recommendations to you. Our investment strategy feeds into our Advisory Dealing and Managed Services, culminating in our range of model portfolios and specific investment opportunities.

It is this detailed approach to research and planning, coupled with our absolute commitment to service which we believe underpins Arjent's success.



“We work with you to identify the most appropriate investments for your specific investment objectives which are aligned with your appetite to risk”.

James Hutson,
Chief Investment Officer



Bringing you tailored investment opportunities

Arjent provide expert advice on a broad range of investment products. These products are fully-aligned to our central strategic approach. Offered via our Advisory Dealing and Managed Services, they cover both UK and international assets, from equities to fixed income investments.

Equities and Fixed Income

Equity investments range from small listed and some unlisted companies to Blue Chip stocks selected across all global markets. The investment opportunities for equities can be both long and short term and for income and growth objectives.

Fixed Income securities include carefully selected Government and Corporate Bonds with a range of risk ratings and maturity dates. They are typically selected for clients seeking income.

In the case of both Fixed Income and Equity investments, Arjent is able to buy both individual securities and collective investment schemes, such as unit trusts, Open Ended Investment Companies (OEICs) or investment trusts, as appropriate.

We recognise that some clients also want to be able to include derivative products within their portfolio and we are able to offer a range of such products (e.g. Contracts For Differences) depending on your needs.

Alternative Investments

Arjent has experience of providing a wide range of Alternative Investment products to our clients. These opportunities, which are not normally accessible to retail customers, are designed to diversify your investments across asset classes, strategies, managers and currencies. They include Hedge Funds and other Specialised Funds that have traditionally been the preserve of financial institutions. Using our institutional relationships, we are able to offer these opportunities to you at levels of investment which are affordable.

Due to the riskier nature of these types of investment, they are not suitable for everyone so are only offered after careful discussions with your Investment Manager.

Private Placements

Private Placements offer you the opportunity to invest in companies that are looking for private funding. These are companies that are typically at a key stage in their development and showing clear signs of becoming a significant force in their marketplace.

As part of our due diligence process we thoroughly vet potential companies. These types of investments are higher risk so are not suitable for everyone but carry the potential for significantly higher returns when compared with traditional, direct equity investments.

Tax Efficient Investments

Arjent has access to two tax efficient 'wrappers' for your investments:

■ Stocks and Shares Individual Savings Account (ISA)

This option allows you to invest up to the yearly ISA allowance in a variety of eligible securities, subject to HM Revenue & Customs regulations.

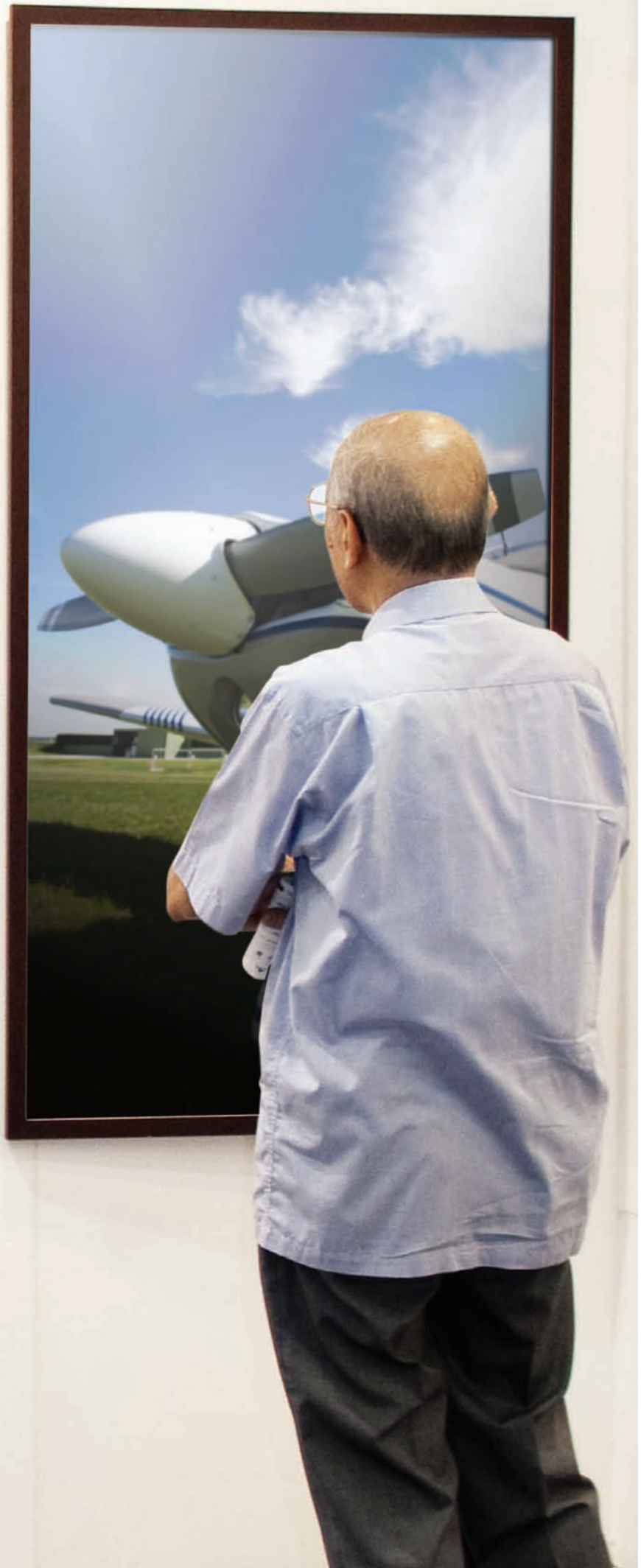
■ Self Invested Personal Pension (SIPP)

A SIPP allows you to take control over the way your pension funds are invested. Arjent has arrangements with a number of SIPP providers and we offer clients the ability to invest in a range of eligible asset classes.

Your Investment Manager will be happy to provide further details on both of these tax efficient products.

“Entrusting us with your capital isn't a decision you take lightly so we aim to treat you and your money with the utmost respect.”

Chris Deacon
Chief Operating Officer



Taking care of your investments

Arjent does not hold your money or your investments. Instead, your assets are held by leading financial institutions depending on the type of investment held.

Before we establish a formal relationship with any custodian, we run exhaustive due diligence checks and select the most reputable companies with demonstrable track records, significant assets under management and experienced management teams.

Keeping you in the picture

Our service extends far beyond the execution of your investment. In addition to the service of your dedicated Investment Manager, we have an efficient administration department, which can provide you with:

- regular updates on your holdings
- easy to understand valuations at least every six months*
- market reports, information and insight
- forecasts on different asset classes
- invitations to seminars with market experts
- real time access to your investment portfolio and performance online, where possible

Our Chief Investment Officer runs regular Client Investment Seminars, at various locations around the UK. If you would like further information, or would like to attend, please refer to the Client Services section of our website www.arjent.co.uk

We also positively encourage you, our client, to visit our offices to meet with your personal Investment Manager and the Arjent team to see how we work.

* Up to date valuation information may not be available for offshore funds and illiquid investments for which valuation data will be provided as at last known valuation date and price of equivalent securities respectively.

Your future is our future

“Arjent continues to look for new and exciting investment opportunities for you, in an ever-changing world.”

Kevin Spear
Head of Business Development



A world of investment opportunities

Arjent's aim is to provide you with the best possible service and to help you realise your aspirations and ambitions. In a rapidly changing global investment environment, we constantly strive to move quickly to identify new and developing opportunities and ways for you to broaden your investment options. That's why we are committed to a program of new and exciting products.

Thank you for taking the time to read this brochure. We hope you found it useful and we look forward to being of service.

Discover your future

T +44 (0)20 7965 0650

F +44 (0)20 7965 0601

W www.arjent.co.uk

E info@arjent.co.uk

Head office

Arjent Limited
25 Christopher Street
London EC2A 2BS

Important information

- The value of your investments and any income from them may fall as well as rise and the value of your investments may fall below the amount originally invested. This may also happen as a result of changes in the rate of exchange where securities are held in foreign currencies
- Past performance is not necessarily a guide to future performance. Figures, including percentage returns, are quoted gross of all charges unless stated
- Arjent does not advise on any personal income tax requirements or issues. All figures are quoted gross of tax unless stated. You are encouraged to seek professional advice for your individual tax circumstances
- While the information contained within this document is believed to be reliable, no warranty or representation, expressed or implied, is given as to its accuracy or completeness. Neither Arjent, nor any of its directors or employees, accepts any responsibility in respect of the information contained herein which is subject to change without notice.

For information about our terms and policies, please click on the 'compliance' link on our website or alternatively, enter the following address into your browser: www.arjent.co.uk/compliance

Unregulated products

The Alternative Investment Funds referred to in this document may be unregulated collective investment schemes which are not recognised schemes under s.264 of the Financial Services and Markets Act 2000. Consequently, most of the protections provided by the United Kingdom regulatory system will not apply to investments in the Unregulated Funds. Any information that relates to the Unregulated Funds is communicated only to, and/or directed only at, persons who fall within exemptions of promoting unregulated collective investment schemes as itemised in the FSA Handbook section 4.12.1R. The opportunity to receive financial promotions in Unregulated Funds is only available to such persons and no other person should act or rely on the information contained in this document that relates to Unregulated Funds.

The Arjent advantage

- Expert investment advice
- A client-centric approach
- A broad range of UK and global equity and fixed interest investments
- Access to specialist investment opportunities
- Thorough research, in-depth knowledge and expertise
- Transparent approach to pricing
- Responsive, and able to react quickly to market changes

ARJENT

Arjent is authorised and regulated by the Financial Services Authority. Firm Reference No. 197330
www.fsa.gov.uk/register.

Arjent is registered in England. Registered No. 4077864.
Registered office: Arjent Limited 25 Christopher Street
London EC2A 2BS

VAT Registration No. 888 5631 63