

Investment Guidance Service

Aimed at ISA and SIPP investors with
portfolios in excess of £100,000



ISACO
LET'S BUILD WEALTH TOGETHER.

Better Performance, Better Protection and Better Price

ISACO was established in 2001 by Stephen and Paul Sutherland. Today we specialise in providing a premium investment guidance service for ISA and SIPP investors with portfolios in excess of £100,000.

Our mission is to help investors achieve better performance over the long-term, better protection in falling markets and at a better price.

Can ISACO help you?

- 1) Do you have a Stocks and Shares ISA and SIPP portfolio valued in excess of £100,000?
- 2) Are you looking for expert investment guidance in helping you achieve maximum capital growth on your ISA and SIPP portfolio?
- 3) Do you have a 12-15% annual return target over the next five to ten years?
- 4) If you are currently using an adviser, would you like to see a saving in fees?
- 5) Are you looking to partner with a firm that focuses on forging close long-term relationships with its clients?

If you answered yes, ISACO can probably help.

Better Performance: 22.7% per year versus the FTSE 100's 9.3% per year*

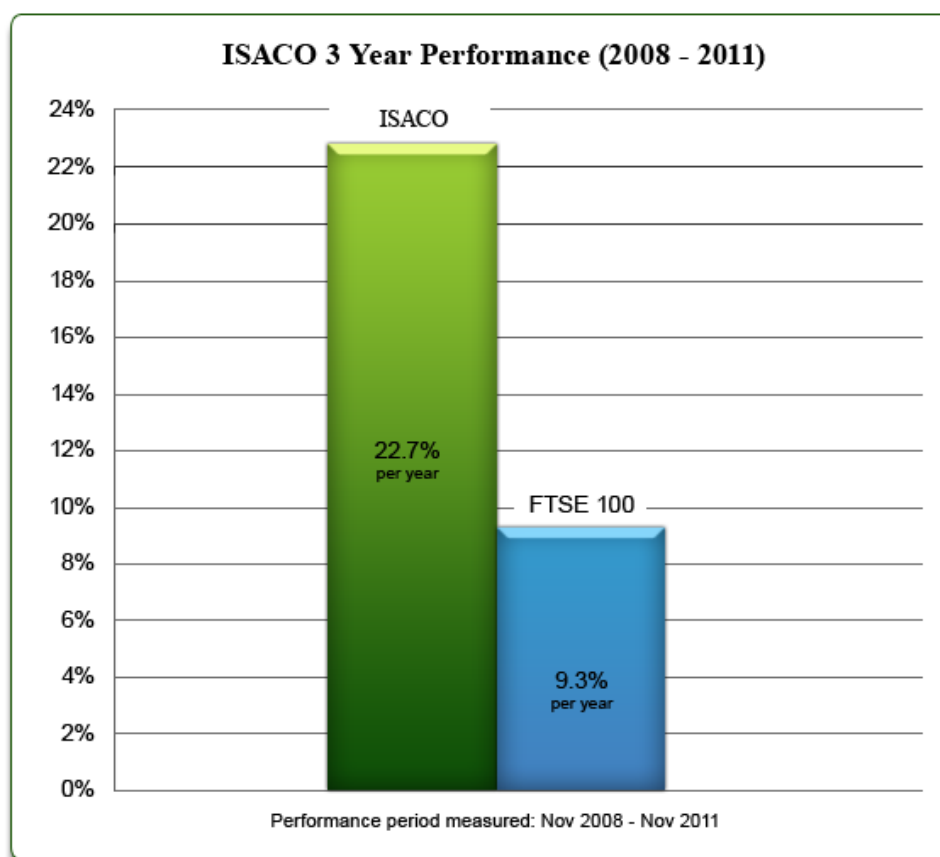
Better Protection: Our aim is to protect your portfolio in falling markets

Better Price: We can help you save on adviser fees

*(Nov 2008 – Nov 2011)

When seeking long-term capital growth, performance is everything. ISACO's aim is to help you return 12-15% per year over the long-term however recently we've helped our clients return in excess of the 12-15% target. This bar chart below shows the 22.7%

annual returns our clients have achieved over a recent three year period versus the 9.3% annual returns of the FTSE 100.



Please remember that past performance should not be used as a guide to future performance. The value of investments can go down as well as up and you may not get back the amount you originally invest.

What makes ISACO different?

ISACO offer 'investment guidance' specifically aimed at ISA and SIPP investors with portfolios in excess of £100,000.

Offering investment guidance for ISA and SIPP investors is what we do all day long, 365 days of the year. It's the only thing we do. This laser focus gives us a serious edge and allows us to improve and innovate our service at a much faster rate.

There are three immediate differences between ISACO and a typical financial adviser.

- 1) Capital growth aims
- 2) Client fee structure
- 3) Client care

1) Capital growth aims

On behalf of their clients, most advisers aim to return 7% per year – which is roughly the annual rate of return the stock market has returned over the last century.

80-90% of advisers *underperform* the stock market. That shocking statistic tells you most advisers will achieve less than 7% per year for their clients. When an adviser underperforms the stock market, it often results in major client disappointment because poor performance means the client not arriving at their intended goals on time.

ISACO are different. ISACO aims to help clients return 12-15% annual growth. With ISACO having a strong track record of outperforming the stock market, it enables us to set capital growth aims higher. If ISACO outperform the stock market, it results in clients arriving at their intended goals on time and in some cases earlier than expected.

2) Client fee structure

For individuals with a portfolio in excess of £100,000, ISACO's investment guidance service provides great value. The larger the portfolio you have, the greater the value. You pay a small fixed 'initial' fee for the first year you use our service and a service fee charged as a small percentage of your portfolio value. Fees are taken directly out of your investment account.

If you continue to use the service for subsequent years, there is no fixed initial fee to pay. Instead you pay a small service fee calculated as a percentage of your portfolio value.

3) Client Care

The fatal mistake many advisers make is ignoring the importance of building and strengthening client relationships. Fractious relationships can often surface between

adviser and client due to broken promises and infrequent communication. This results in a feeling of indifference. Trust levels are often low.

ISACO focuses on forging strong, long-term relationships. Each client receives dedicated personal assistance by being assigned their own personal investment consultant.

Is ISACO's investment guidance service 'for you'?

The service is aimed at UK investors with a long-term investment horizon with intentions to invest for a minimum period of five years. Investors with a portfolio in excess of £100,000 experience the greatest benefit from ISACO's investment guidance service.

The service is ideal for individuals seeking long-term capital growth using Stocks and Shares ISAs and personal pensions such as a SIPP. The service is perfect for business owners and professionals such as bankers, doctors, lawyers and dentists – who don't have the time or inclination to become a full time professional and would rather delegate the job to more qualified people.

If you agree with the notion that a company with a great track record at 'beating the stock market' has the talent, time and energy you or your adviser may lack to beat the market, the service could be for you.

ISACO's client list

Bestselling author of *The 80/20 Principle* Richard Koch is a client. Richard was featured in *The Sunday Times* Rich List and estimated to be worth £92 million in 2011.

Richard is not a typical client however we do have many clients worthy of note such as the original pioneer of health clubs in the UK, a leading authority in cosmetic, implant and restorative dentistry, a professional rugby player, a hedge fund manager and two serial property investors.

We also have a company director of Johnson and Johnson, the head of operations at State Street Bank and Trust, a radiographer and a specialist haematologist.

ISACO's client list also includes a lawyer who works for a major US investment bank, a mergers and acquisitions analyst of a FTSE 100 company, a retired CIO of one of the world's leading international banks, a professor in physics at Oxford University and a senior intelligence official.

Is now is a good time to invest?

One piece of research I'd like to share is the Barclays gilt study of 2009. History shows the returns enjoyed by investors who can overcome their instinct to seek safe haven in difficult times could be significantly higher in the long-term.

When you look at history, you find that extended periods of poor performance have almost always led to periods of above-average performance. As investment in equities should be viewed as a medium to long-term savings vehicle, the study looked at returns over ten year periods, as illustrated in this table.

Average annual returns over ten years:	%	Average annual returns in the ten years immediately afterwards:	%
1906 - 1915	-0.2	1916 - 1925	+3.9
1907 - 1916	-3.7	1917 - 1926	+6.5
1908 - 1917	-3.8	1918 - 1927	+9.1
1909 - 1918	-3.5	1919 - 1928	+10.3
1910 - 1919	-3.8	1920 - 1929	+7.8
1911 - 1920	-7.9	1921 - 1930	+12.8
1912 - 1921	-5.1	1922 - 1931	+7.6
1913 - 1922	-1.9	1923 - 1932	+7.5
1914 - 1923	-1.3	1924 - 1933	+9.6
1965 - 1974	-6.0	1975 - 1984	+17.4
1967 - 1976	-0.3	1977 - 1986	+14.6
1968 - 1977	-0.2	1978 - 1987	+12.0
1969 - 1978	-3.5	1979 - 1988	+12.4
1970 - 1979	-2.3	1980 - 1989	+15.6
1972 - 1981	-2.4	1982 - 1991	+13.2
1973 - 1982	-1.2	1983 - 1992	+12.7
1999 - 2008	-1.5		
Average	-2.9%	Average	+10.8%

Source: Barclays Capital Gilt Study 2009 (based on FTSE All Share index and includes dividends reinvested)

The Barclays study shows that since 1899, there have been 17 lost decades (10 year periods of negative aggregate performance) with an average annual return of -2.9%.

This includes the most recent decade (to the end of 2008) where UK equities suffered average annual returns of -1.5%.

Notice that each of these decades immediately following a lost decade has proved positive average annual total returns, with an average of +10.8% per annum for these ensuing good decades.

This data suggests that over the next decade, we are likely to see above average performance – however this is not guaranteed.

ISACO's Investment Guidance Service

- Investment guidance service for ISA and SIPP investors with portfolios in excess of £100,000.
- It's aimed at investors seeking maximum capital growth over the long-term.
- Better Performance: 22.7% per year versus the FTSE 100's 9.3% per year*
- Better Protection: Aim to protect your portfolio in falling markets.
- Better Price: Help you save money on unnecessary adviser fees.
- The service includes being assigned your own dedicated investment consultant.
- Ideal for business owners and professionals such as bankers, doctors, lawyers and dentists.
- Now is a great time to invest for people with a long-term investment horizon.

*(Nov 2008 – Nov 2011)

Thank you for your time.

Your Sincerely



Paul Sutherland
Managing Director

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