

How to Achieve Your ISA and SIPP Goals



ISACO
LET'S BUILD WEALTH TOGETHER.

Do you have a Stocks and Shares ISA and SIPP portfolio valued in excess of £100,000?

Do you seek maximum capital growth over the long-term?

Are you unhappy about the recent performance of your ISA or SIPP account?

If yes, you may find value in this report.

Today I'm going to share with you how to achieve your ISA and SIPP goals.

If your objective is long-term capital growth, your ultimate objective should be to outperform the stock market. The rules are simple:

1. Beating the stock market gives you a greater chance of arriving at your financial goals on time.
2. Underperforming the stock market gives you a greater chance of *not* arriving at your financial goals on time.

Beating the stock market is extremely difficult to achieve and so unless you have the time talent and energy to do it all yourself, you are probably going to need some expert help.

When you look for help, the three things to focus on when choosing your adviser are:

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

1) Capital growth aims

Traditional advisers aim for 7% annual growth because this is roughly the rate of return the stock market has returned per year over the last century. However statistics state that unfortunately 80-90% of advisers underperform the market which means most

advisers will achieve less than a 7% annual return.

Remember the rule: Underperforming the stock market gives you a greater chance of *not* arriving at your financial goals on time.

This means your job is to seek help from an adviser that has historically beaten the stock market. However, even if you do find a company with a record of beating the stock market, you have to remember there is no guarantee they will continue to perform well in the future.

Try to find a company that aims for 12-15% annual growth. A company with a strong track record of outperforming the stock market will set capital growth aims higher for their clients.

2) Client fee structure

Because you have a portfolio in excess of £100,000, look for a service that offers cheaper fees for larger portfolios. ISACO believe your level of wealth should be justly rewarded. The rule of the firm should be, the larger the portfolio the clients has, the greater the value. Look to pay a small fixed 'initial' fee for the first year you use their service and a service fee charged as a small percentage of your portfolio value. Ensure fees are taken directly out of your investment account. Also ensure full transparency.

If you continue to use the service for subsequent years, there should be no fixed initial fee to pay and instead look to pay a small service fee calculated as a percentage of your portfolio value.

3) Client Care

Some investors unfortunately develop fractious relationships with their financial advisers due to broken promises and infrequent communication. This results in a feeling of indifference. Trust levels are often poor. The fatal mistake many advisers make is ignoring the importance of building and strengthening relationships between themselves and their clients.

Find a company that focuses on forging strong, long-term relationships. Get help from a company where they give you dedicated personal assistance. Ideally you want to be assigned your very own investment consultant where it is permitted to communicate with your investment consultant in a variety of ways and at the frequency you prefer.

Can ISACO help?

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 your ISA and SIPP goals?
- 3) Do you seek maximum capital growth over the long-term?
- 4) Are you unhappy about the recent performance of your ISA or SIPP account?
- 5) Do you have a 12-15% annual return target over the next five to ten years?
- 6) If you use an adviser, would you like to see a significant saving in fees?
- 7) 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.

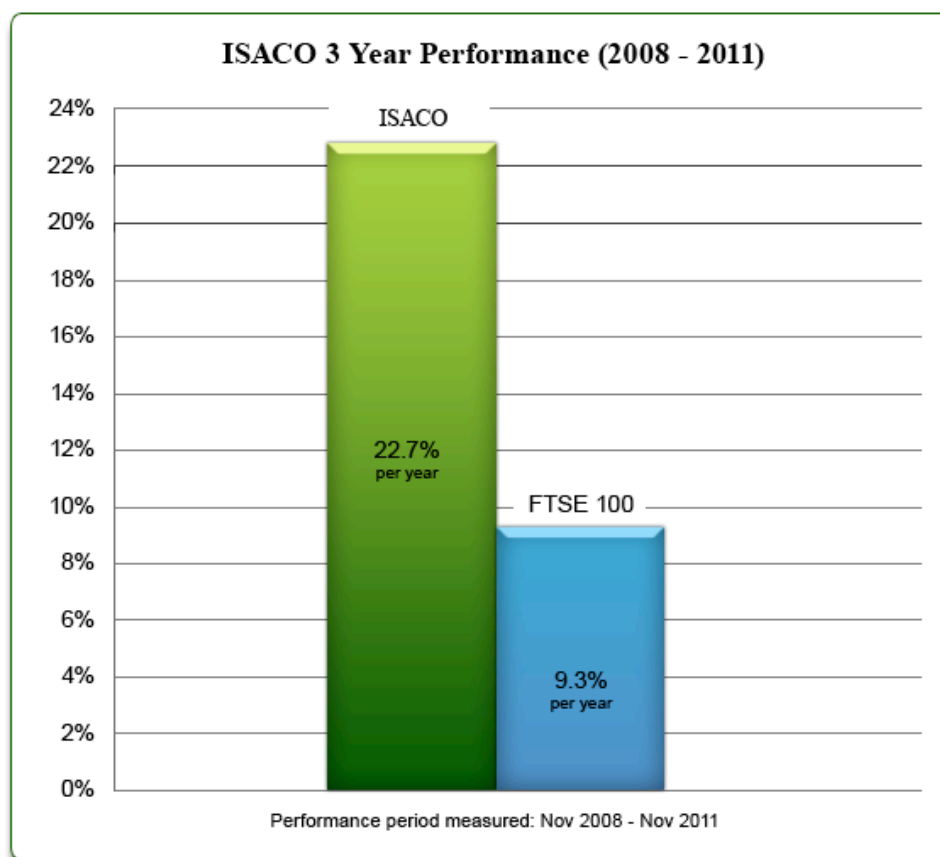
Better Performance: 22.7% per year versus the FTSE 100's 9.3% per year*

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

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

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

I hope you found value in this report.

Thank you for your time.

Yours sincerely,



Paul Sutherland
Managing Director

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