

Financial Planning Expertise You Can Trust



Introducing COBRA Financial Services

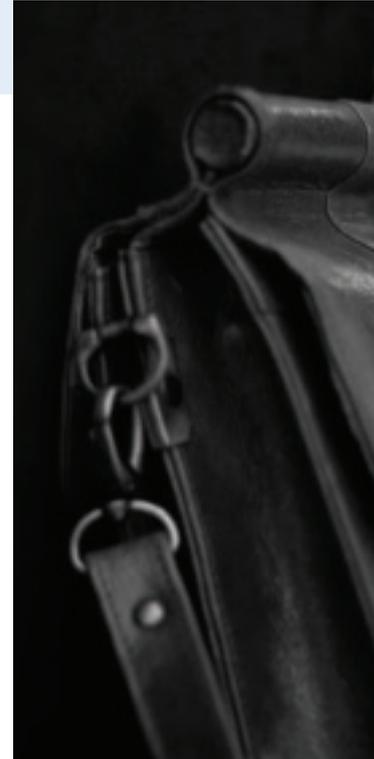
COBRA Financial Services are Independent Financial Advisers (IFAs) authorised and regulated by the Financial Conduct Authority.

Operating from offices in London and the South East, COBRA Financial Services provides financial planning and advice to a broad range of high net worth individuals, trustees, directors and employees.

Through our team of highly qualified and experienced financial advisers, we offer friendly, impartial advice on an extensive range of financial solutions, tailored to clients' specific financial needs. Our client relationships are based on trust, expertise, service and professionalism.

Our mission is to provide clients with independent professional financial advice, first-class solutions and superior service through a highly qualified team of experts.

We are committed to delivering excellent satisfaction levels that meets the changing needs of our clients and encourages greater financial security.



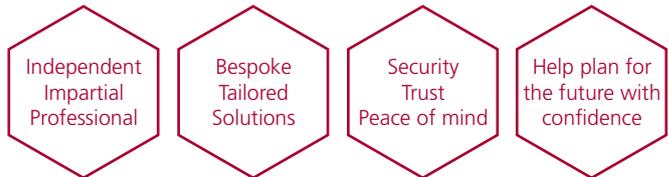
Enduring Trusted Relationships



By placing the client's well-being at the heart of everything we do, our aim is to forge lasting relationships to help individuals and businesses plan for the future with confidence.

The hallmarks of the COBRA customer charter include:

- The bespoke nature of our advisory services
- Transparent fee structure and value for money solutions
- Strong network of professional partners and associates
- Independent, impartial and professional advice



COBRA Wealth Management Services

COBRA Financial Services understands that each client's aspirations and financial circumstances are unique and as such we deliver a tailored professional service aimed at assisting wealth creation and preservation in a friendly tax efficient manner.

Our core Wealth Management Services delivered in conjunction with our strategic partners includes:

- Investment Management & Wealth advisory solutions
- Pre & post Retirement planning
- Inheritance tax & Estate services
- Pensions & Divorce planning
- Protection against the financial consequences of death & ill health
- Managing Trust & Charity investments
- Investing Personal Injury settlements

... expert analysis and research facilities are employed to investigate the most efficient and appropriate solutions



The Financial Planning Process



STEP 1 Understanding Needs:

The first exploratory meeting is free of charge and without obligation. It is designed to establish the prospective clients' objectives & financial circumstances and enable a qualified adviser to explain the various COBRA services, fees and potential benefits of working together.

STEP 2 Research & Analysis:

Once the relevant facts have been established the adviser undertakes a thorough financial audit to identify the priority planning opportunities. Supported by the COBRA Technical Team, expert analysis and research facilities are employed to investigate the most efficient and appropriate solutions.

STEP 3 Recommendations:

Upon completion of the research phase recommendations are then presented in a comprehensive report which explains the needs identified along with the specific solutions, products and services proposed.

STEP 4 Implementation:

Full administration support is provided to assist with the timely and efficient implementation of the appropriate solutions, including close liaison with providers and Investment Managers.

STEP 5 Review:

It is usually recommended that regular review meetings are held to identify any changes in personal circumstances or prevailing legislation and ensure plans remain relevant and on track. This includes a review of investment performance followed by a discussion of wider financial planning opportunities.



A Professional approach to Investment Management

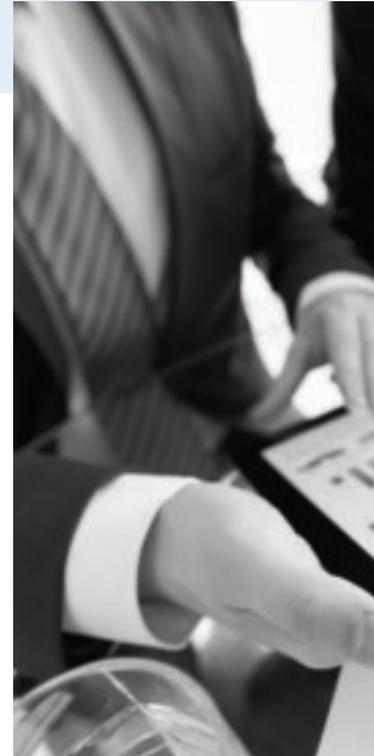
As an independent advisory firm free from product or investment bias we undertake stringent due diligence to research and identify the most appropriate portfolio management services tailored to the clients' financial objectives, timescales and appetite for risk. As part of this process consideration is given to investigating the most appropriate method of holding the investment portfolio tax efficiently.

Bespoke – available to clients with larger portfolios seeking a personalised investment strategy operated through a dedicated Discretionary Manager selected and monitored by COBRA Financial Services. All investment types and asset classes are considered when creating a truly tailored investment mandate including, where appropriate, direct equity holdings.

Active – suitable for clients seeking active Investment management in one of several risk graded Portfolios. These services provide diversification and access to specialist asset classes not normally available to private investors, and may include collective investment funds and structured products depending upon client objectives and risk profile.

Passive – designed for clients who do not perceive the value of active investment management.

Tactical – available to clients seeking a specific investment opportunity. This category may include single or multiple funds, self-managed investments and structured products across a spectrum of different asset classes and sectors.





Features	Bespoke	Active	Passive	Tactical
Relationship with Discretionary Manager	●			
Active Investment Management	●	●		
Choice of risk graded re-balanced Portfolios	●	●	●	
Compatibility with risk appetite at outset	●	●	●	●

Discretionary Management may be suitable for investments in excess of £250,000 to benefit from a tailored service aligned to specific client needs and planning objectives.

Model Portfolio Services and Multi-Manager funds offer rebalanced asset allocation via a combination of active and passive investment strategies.

COBRA Corporate Benefit Solutions

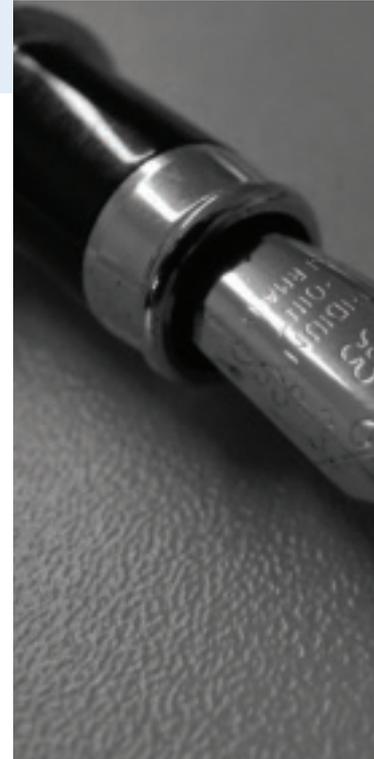
Our experienced corporate benefits team support company directors in optimising their personal financial planning whilst facilitating the provision of **highly competitive benefits packages** to help motivate/retain existing employees and attract new talented staff.

Our principal services are aimed at **Company Directors, Partners and senior employees** include:

- Director Pension planning, including Self Invested pension options
- Business Protection – Share Protection & Key man Insurance
- Corporate Investment opportunities
- Phased retirement and Income withdrawal
- Bespoke Investment and tax planning services

Our core services designed for **Employee welfare and loyalty** include:

- Auto-Enrolment Compliance
- Group Pensions – advice, design and implementation
- Risk graded investment counselling
- Retirement options advisory service
- Flexible Benefits
- Group Risk – Death In Service and Permanent Health Insurance
- Group Private Medical provision
- Specialist Corporate Services
- Employee Pension surgeries



COBRA Specialist Services



At COBRA we recognise that each individual's circumstances are unique and therefore strive to tailor recommendations that are appropriate to the specific needs identified.

Some clients however have especially complex financial affairs or needs that require particular expertise and creative financial planning solutions. This category may include clients where one or more of the following apply:

- Sophisticated or Ultra High Net Worth investor
- Expatriate or Non UK Domicile status
- Complex tax affairs where liaison with accountant, auditor or tax adviser is essential
- Complex legal affairs; possibly Trust/Estate Divorce etc where liaison with solicitor is key.

- Power of attorney, Court of Protection or Personal Injury settlements
- Speculative investment opportunities, such as EIS/VCT/Entrepreneurial relief
- Final salary pension scheme transfers

Our qualified consultants have a wealth of expertise, coupled with a strong desire to work with other professional advisers, to help clients navigate through the complex maze of legislation, taxation and investment opportunities to identify appropriate planning strategies.

Independent Professional Services

As Independent Financial Advisers, COBRA Financial Services acts on behalf of our clients to ensure their best interests are served in everything we do. As such our services are tailored to our clients' exact needs and backed by a commitment to research the whole of the retail investment market.

This means we are not restricted or tied to a narrow panel of product providers or Investment managers, but free to select the most appropriate solutions driven by our impartial, comprehensive research methods. This entails our expert personnel keeping abreast of market developments and undertaking extensive due diligence to identify those solutions that meet our rigorous professional standards.



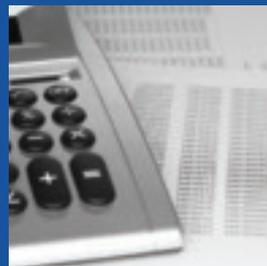
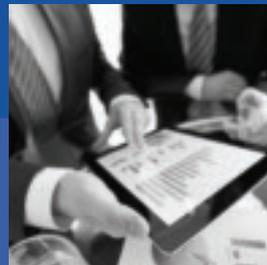
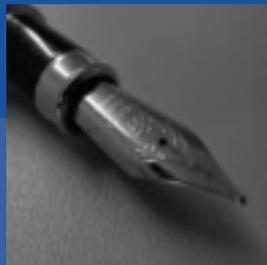
Fees – Transparency & Value



The initial exploratory meeting is at our expense and thus without charge or obligation. At this first meeting our qualified advisers discuss the services available and the corresponding fee and payment options. No charges or fees are incurred until the client's approval has been obtained by signing a Client Agreement Letter.

Reflecting a culture of value and transparency, all fees are therefore explicitly agreed in advance, based on the expert resources required to provide advisory services tailored to the client's individual needs.

Information contained in this document is designed to provide an overview of the services available from COBRA Financial Services. Clients should not rely on the contents in whole or in part without reference to a qualified adviser, as the services outlined do not constitute advice or recommend a particular course of action.



COBRA Financial Services Ltd

1 Minster Court
Mincing Lane
London
EC3R 7AA

Tel: 020 7204 0014

Fax: 020 7283 2472

Email: enquiries@cobrarm.co.uk

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