

CGM Associates Services Summary 2009

As your partner in building wealth and security, CGM Associates focus on ways that can help you to live the life that you want to live. By engaging CGM Associates you assure yourself of regular financial checkups and access to new ideas brought to you by the CGM team. CGM will work with you on either a fees or commission basis, or a combination.

- An Annual Review Meeting With Your Adviser Including**

 - A complete review of your Future Financial Strategy
 - The CGM Associates Financial Health Check for Today
- Estate Planning**

 - Helping ensure your assets are “in the right hands at the right time...”
- Protection Review Service**

 - We look at ways to ensure you are financially adequately protected, no matter what comes along
- Mortgage and Loans advice**

 - Ensuring that you are managing your loans in the most effective way
- Telephone & Email Support**

 - Unlimited...
- Unlimited Face To Face Access To Your Adviser Between Review Dates**

 - At times of change, special events, opportunities, when you are ready...
- The Professionals Service:**

 - Providing strategic updates to your accountant & any other professional advisers
 - Supplying end of year taxation information (as required)
 - Recommending suitable professionals as needs arise
- The Portfolio Construction and Management Service**

 - Providing you with a suitable Asset Allocation
 - Access to Portfolio Valuations
- Second Opinion Service**

 - A sounding board for your key direction choices, your business decisions, your budget and more
- The Taxation Planning Service (including Inheritance Tax Planning)**

 - In conjunction with your accountant and other taxation advisers
- The Pensions and SIPPs Service**

 - Pensions Advice, Review, Consolidation