

CUSTOMER INFORMATION

At Carter Pearl our business mission is simple:

“To help our clients achieve financial independence through expert investment advice delivered with clarity”.

Professional expertise you can trust

Carter Pearl provides personal, unbiased, expert advice on all matters relating to Monthly Savings, Capital Investments and Investment Portfolio Management (non discretionary). Today's Financial Advisers are professionally qualified by examination standards set by the Chartered Insurance Institute and the Personal Finance Society.

The Company

Established in 1986 (33 years ago) and operating from easily accessible high street offices, Carter Pearl has built up a reputation for its professionalism and personal attention to clients circumstances and investment requirements. Recent consumer research shows that most people now seek, and prefer to receive, unbiased financial advice. Extensive analytical work is carried out which incorporates the comparison and assessment of investment products and asset classes. Alternative recommendations are discussed with the client in a clear and concise manner with full details being provided in a written report.

We are here to help you whether you are looking for regular income, capital growth or perhaps both. So whatever the future brings we will seek a tax effective investment solution to meet your financial requirements and objectives.

Personal services, day after day

Planning financial security has often been described as a journey. There is a starting point and a destination and, like a journey, there is normally stops and deviations along the way. That is why we also offer clients an optional ongoing **Investment Portfolio Advisory Service** this incorporates the following features :-

- * Investment Review Service
- * Taxation Planning
- * Contact
- * Administration
- * Annual Meeting
- * Annual Valuation Statement
- * Periodic Meetings
- * Periodic Valuation Statements

How we charge for our services

We charge a fee for our services, which gives you the confidence that you will receive unbiased investment advice from us. Our charges will be discussed and agreed with you before you commit to our services. Full details of our charges and services are detailed within the '**Information about our Services & Costs**' document, which will be given to you separately.

How our corporate remuneration is spent

The figures below show how the Company's earnings are spent during a typical trading year. As you would expect from a high street business focusing on the personal needs of clients, Carter Pearl's largest expenses are office and regulatory costs, administration and staff.

Office costs and administration	32%
Staff Salaries	40%
Regulatory compliance and taxes	20%
Profit	5%
Advertising and marketing	3%
	<u>100%</u>

What expert investment advice can mean in cash terms

The statistics below show the difference between the top and bottom performing Unit Trust and OEIC fund sectors over the last 5 years from the entire collective investment market. **The sector average performances allow for all charges and expenses and assume net income has been reinvested.**

Sector average performance change over the last 5 years

Technology & Telecommunications	+ 151.1%
North America	+ 117.8%
North American Smaller Companies	+ 113.6%
Japanese Smaller Companies	+ 108.4%
China	+ 85.8%
European Smaller Companies	+ 79.8%
Japan	+ 73.8%
Asia Pacific Excluding Japan	+ 66.9%
Global Equity Income	+ 64.2%
UK Smaller Companies	+ 61.9%
Europe Excluding UK	+ 60.5%
UK Index Linked Gilt	+ 58.0%
Global Emerging Markets	+ 53.7%
Global Bonds	+ 35.7%
UK Equity Income	+ 33.1%
UK Gilts	+ 31.5%
Mixed Investment 20-60% shares	+ 30.9%
£ Corporate Bond	+ 28.1%
Property	+ 27.6%
£ Strategic Bond	+ 20.5%
£ High Yield Corporate Bond	+ 20.3%
Natural Resources Commodities	+ 7.1%
Money Market Cash	+ 2.0%

Source:

Money Management publication September 2019 (data to 1st August 2019)

Investor Warning: Investment values can go down as well as up depending on prevailing market conditions. Past performance is not necessarily a guide to future performance.

Your first step towards utilising our professional advisory services

By discussing your current and future investment objectives with our Managing Director, Mr David Pearl DipPFS, you can begin to use our expertise to your advantage. An initial 30 minute consultation at our cost is available at our offices. During this meeting we will encourage you to share your goals and aspirations with us and help you understand how working with us can help you achieve them, through the expert investment advice and the services we offer.

If you decide you would like us to work with you, we will then carry out a comprehensive review of your financial planning requirements or just provide advice and guidance around a specific need, if you prefer. Where instructed to do so, we are always prepared to work with your other professional advisers.