




INVESTMENT MANAGEMENT & STOCKBROKING

Investment Services for Financial Advisers

ALBERT E SHARP

A black and white photograph of a classical building facade, viewed from a low angle looking up. The image shows intricate architectural details including columns, arches, and decorative moldings. The sky is a plain, light color. The text "A traditional, personal service" is written in a cursive font in the upper right corner.

A traditional, personal service

Welcome to Albert E Sharp

We are an independent partnership dedicated to providing investment management services. Our clients include private individuals and their families, pension schemes, charities, corporate entities and trusts. Many of them are referred to us by Financial Advisers who see our key strengths as:

- Highly skilled and experienced investment team
- Industry-leading technology for security analysis and managing investment portfolios
- Traditional personal service

Our mission is to maximize the value of your clients' investment portfolios and to minimize the downside risk, within given constraints. Our investment managers use a disciplined investment process and the best available tools in the industry to select securities and construct portfolios.



Professionalism, service, integrity


A Proud History and a Secure Future

Albert E Sharp started in 1911 as a stockbroker for local families in the Midlands. The firm's success propelled it to a position of pre-eminence outside London, which led to further expansion into related business areas including discretionary investment management. In 1998 the firm was acquired by Old Mutual and merged with Capel-Cure Myers. Barclays Bank purchased the retail stockbroking businesses from Old Mutual in 2003.

In 2009, Giles Sharp, Albert's youngest grandson, negotiated to acquire the Albert E Sharp name from Barclays Bank and the company was re-established as an LLP. The Partnership

continues to represent the values of professionalism, service and integrity which have been traditionally associated with the Sharp family name.

Today, Albert E Sharp is privately owned and our Partners enjoy working in a culture which is forward thinking whilst retaining the essence of investment management.

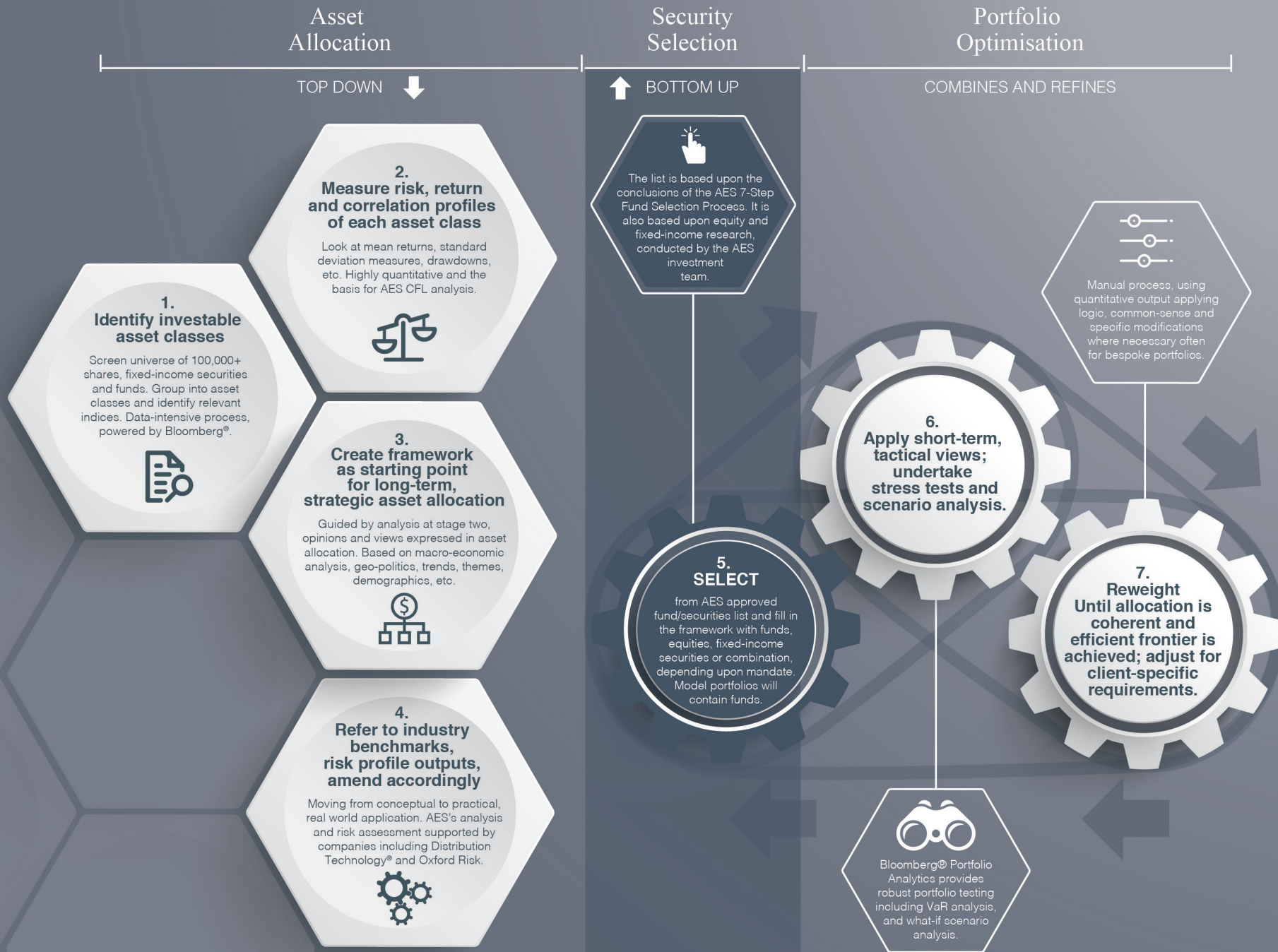


*Working with you to develop a full
understanding of each client's requirements*

Why Albert E Sharp?

- We view our work with Financial Advisers as a three-way, long-term relationship. We want to help Financial Advisers achieve their business goals and work with them for the benefit of their clients.
- We focus on investment management. We do not advise on tax or wider financial planning issues. We work alongside financial advisers, accountants and solicitors in their respective areas of expertise.
- A key value of the Albert E Sharp partnership is management independence. The firm has no external shareholders and is owned and managed by its Partners.
- Our investment managers are Partners in the business and have an average of over 20 years' investment experience in managing client money.
- All of our clients' assets are held in safe custody at regulated third-party custodians which provides clients with a high level of protection.
- We provide Advisory Investment Services and Stockbroking as well as Discretionary Investment Management. Within the discretionary and advisory mandates, we offer Pension Investment Management (including SIPPs, SSASs), ISAs, JISAs, Charity Portfolio Management, Investment Management of Trusts and Offshore Bonds.

Albert E Sharp 7-Step Investment Process



Investment Process – An Overview

Our goal is to maximise the value of our clients' portfolios within agreed parameters. Risk and return and the trade-off between the two is at the heart of the **AES 7-Step Investment Process**.

After identifying the investable securities from a huge potential universe, we order them into recognised asset classes and rank them. AES has the ability and freedom to invest in most securities across the globe. *Unlike many firms in the industry, Albert E Sharp is independent with no cross shareholdings, corporate finance department or in-house funds which creates an environment of free-thinking.*

Next, we analyse the various risk, return and cross correlation statistics. Guided by this quantitative analysis we then apply a more forward-looking, qualitative overlay, based upon the AES Investment Committee's macro-economic view. This forms the basis of an asset allocation framework using a 1-10 risk scale. We check industry-standard benchmarks and risk-profiling guides and amend accordingly in order to create a practical working model. This top-down approach is revisited by the team periodically at investment meetings and because it forms the long-term strategic view, significant changes tend to be infrequent. *Our research is conducted using a wide variety*

of sources including raw data from Bloomberg® and primary research from leading international institutions.

A more dynamic aspect of the process occurs at the security selection stage. Here we populate the allocation framework with equities, fixed-income securities, funds or a combination. For model portfolios these tend to be entirely fund-based and drawn from the AES Approved Fund List, which reflects the research undertaken by members of the investment committee.

The next two steps involve evaluating correlations, applying short-term tactical trading views (where relevant) and testing to see the outcomes of hypothetical events. The output is a range of optimal portfolios. *Due to an ever-changing world, the final three steps are continually reassessed, reworked and formally reappraised at weekly in-house investment meetings.*

With a first-class team, supported by the best of breed technology, this disciplined, robust investment process is one of the key differentiating factors between AES and its peers. *The AES investment team has expertise in fund management, stockbroking, and research gained at some of the City's leading institutions; most partners have over 20 years' experience.*

*We can accommodate specific
investment requirements*

Bespoke Portfolio Service (BPS)

The Bespoke Portfolio Service (BPS) is a highly-personalised discretionary service. Each portfolio is constructed applying the most appropriate “risk-rating” and “capacity for loss” analysis. This becomes the framework upon which we accommodate specific and personal requirements.

One of our Partners will work alongside you to develop a full understanding of your client’s requirements, explain the most suitable investment options and then create a unique portfolio. Thereafter, we actively manage the portfolio taking into consideration market conditions and tax implications. Where clients have several portfolios (pensions, offshore bonds, trusts, ISAs or general investment accounts), we can manage them in aggregate or individually.

Key points

- Direct access to a Partner at Albert E Sharp including review meetings
- **Proprietary AES 7-Step Investment Process**
- Albert E Sharp can access a vast universe of investments including: collectives, direct equities, fixed income securities and structured products

- Portfolios are mapped to most risk assessment tool providers, including Distribution Technology’s Oxford Risk Dynamic Planner® and all other risk profiling systems
- WMA benchmarks performance comparisons
- Suitable for portfolios constrained by tax. Annual tax packs are produced
- Daily valuations available via our secure online portal
- Quarterly valuation reports
- BPS is acknowledged by most pension and offshore bond providers

Our Bespoke Portfolio Service offers clients personal attention to detail within a unique portfolio. Timeliness of each investment decision and the ability to use assets not in the Model Portfolio Service ensure that we have the best chance of meeting the highest expectations of the most discerning clients.



*Face-to-face with our
investment managers*

Model Portfolio Service (MPS)

The Model Portfolio Service (MPS) delivers a range of defined risk-rated investment portfolios, providing exposure to global asset classes. As discretionary managers, we will make the buy-sell decisions within each model portfolio. As the adviser, you determine the appropriate model portfolio based on risk assessment, investment objective, time horizon and capacity for loss. We work with you to ensure the correct portfolio is selected.

We provide access to our risk-rating tool, Dynamic Planner®. The model portfolios range from 1-10 on the risk-rating scale and have the following investment strategies:

- **Total return objective:** Growth is derived from a combination of capital and income
- **Income:** Portfolios are oriented towards higher income levels and more frequent payments
- **Low cost/passive:** Focus on funds with low charges
- **Ethical/SRI:** For investors with a desire to see their portfolio invested in 'socially responsible' sectors

Key Points

- 10 risk-rated actively managed models
- Models mapped to Distribution Technology's Dynamic Planner® and all other risk profiling systems
- WMA benchmarks performance comparisons
- No minimum portfolio size
- MPS is available on many platforms and with AES-appointed custodian
- Ideal for unambiguous, unconstrained mandates

Reporting

You are our primary point of contact and we aim to deliver high standards of service to you and your clients.

We provide the following:

- Our secure client portal delivers daily online valuations (including asset allocation, a breakdown of holdings, performance graphs and estimated income)
- Quarterly reporting pack (market outlook, valuation, cash statement, transaction history, performance report) via post and secure client portal
- Annual tax statements (consolidated tax certificates and capital gains tax report) via post and secure client portal
- A single login facility for all your clients

We can provide all of the above on an ad-hoc basis upon request.

The Next Steps

On our website, www.albertesharp.com, we have a dedicated area for Professional Advisers.

Some of the useful documents in this section include:

- Online Risk Profiler
- Proposal Questionnaire
- ISA Opening Form
- ISA Transfer Form

Contact us to find out more...

If you would like to meet us and discuss your investment management requirements, please do contact us. We would be delighted to hear from you.

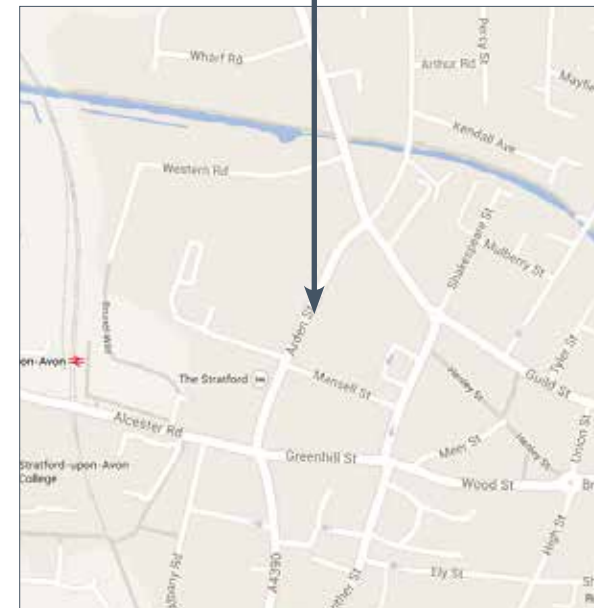
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