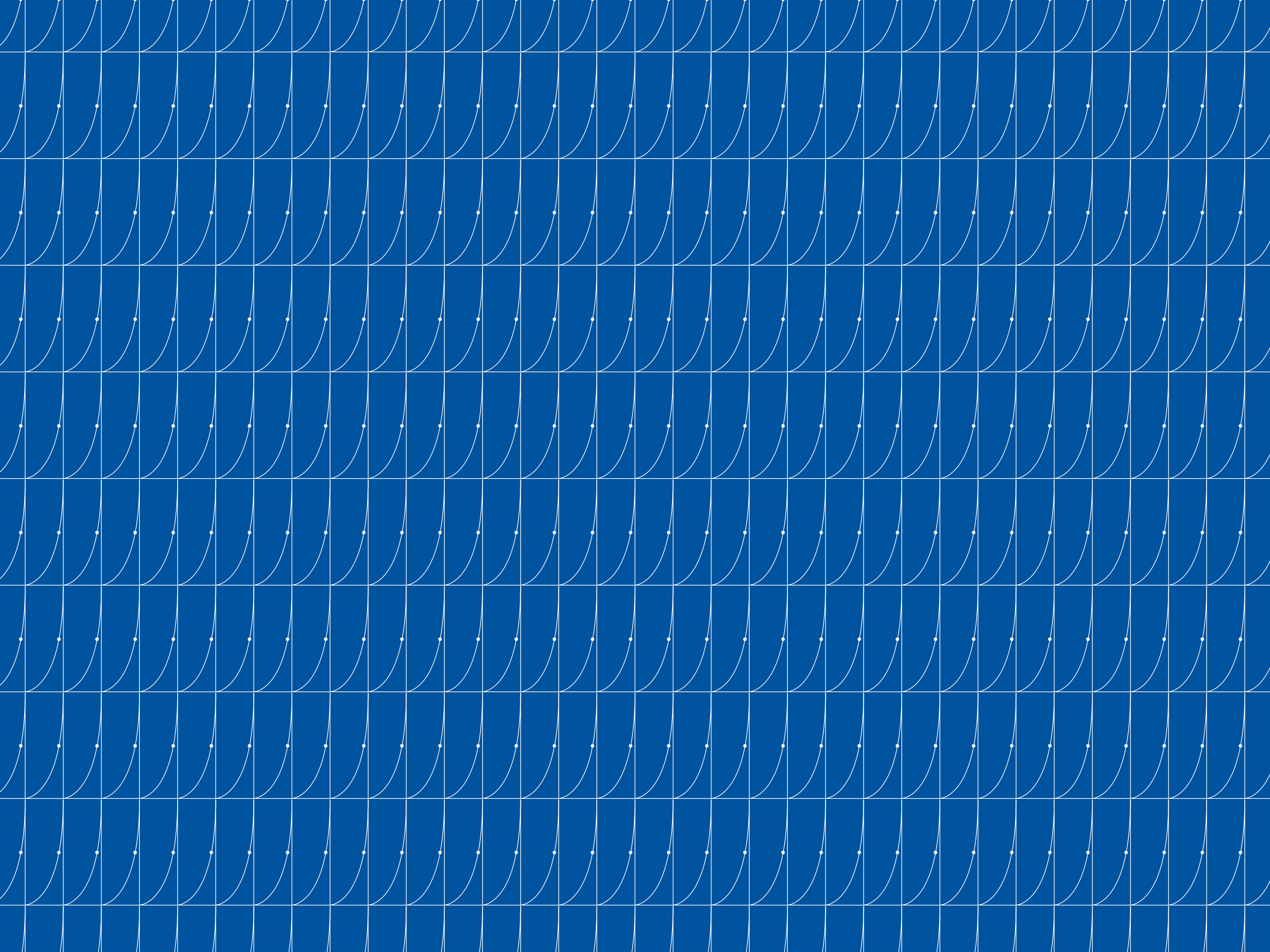



PACIFIC  
IFA  
LTD



*What are you working for?*





Most of us get a lot of satisfaction from our jobs, whatever they may be. Although we may look forward to weekends, we enjoy the sense of accomplishment from a project well done, the camaraderie of working with others, and the feeling of purpose we get from gainful employment.

But it won't always be like that. Comes a time when we need a change. Blue skies, it's often called. And that change may come in one of several ways. It may be a long break from the pressures of work or a total change of direction, perhaps a move to another country as many of our clients have done, a sabbatical of sorts to take stock of things, maybe even early retirement. And the need for a change may coincide with the further education of children and its mounting costs.

So what then? You've deserved your time out, but will there be the investments in place that allow you to enjoy it with peace of mind while still being able to support your loved ones? Regrettably, this is when many hard-working people come face to face with a stark reality. Typically, they spend 40 or more hours a week at their jobs and hardly any time on how to invest the proceeds of their toil.

This neglect is perfectly understandable because the investment process is highly challenging—intricate, fast-moving and complicated, doubly so in turbulent times. But there's always a price to pay for this neglect, especially during high-earning phases of our working lives. All too often, it means the dream is out of reach.

Here at *Pacific IEA*, we can change all that. Our professionals spend long hours in hard-core research, in discussions with other experts, in attending seminars and conferences. In short, we like to know exactly what's going on in the investment universe. And then we set out to marry all that knowledge to clients' long-term desires.



*We're ready if you are.*



All *Pacific IFA*'s professionals have deep experience of the wealth creation markets. They wouldn't be here otherwise. Indeed the two principals alone have been involved in financial services for a combined thirty five years and, between them, have many clients who have been with them most of their working lives.

And it's that experience that underpins *Pacific IFA*—a new kind of financial advisory service that's in tune with fast-changing times, lifestyles and employment practices. *Pacific IFA* is based on the recognition that all clients are different. Some have relatively simple goals that can be achieved with a minimum of adjustment while others require regular attention. That's especially true of those with large incomes, multiple assets and matching tax obligations.

That's why we offer individuals and corporate clients different levels of service, according to their need. After you have sat down with us, we can evaluate those requirements and recommend the appropriate level of our four-tier advisory structure. It's part of our ambition to provide the U.K.'s premier independent financial advocacy service.

Purpose-designed advice, in short.

It's our firm view that the days of nine-to-five financial advice are long gone. That's why we visit clients at times that suit them, not us. *At Pacific IFA* weekend consultations are common because that's when many clients can sit down and reflect on where they want to go in life and how they can fund their aspirations.

Today's investment markets run 24/7, after all. Although a properly designed, robust wealth creation portfolio shouldn't need constant fine-tuning, *Pacific IFA* is always ready to recommend adjustments to clients' portfolios in the light of significant market events.

For the same reason we believe the days of the quarterly—or in some cases, annual—statement of an investment portfolio are dated and inappropriate. If they want it, our clients can get real-time read-outs that let them know exactly where their wealth-creation goals stand. If clients need to know, we can tell them.

*We don't do office hours.*



*Big spenders—on clients' behalf.*

We invest a lot in ourselves. Take just software. Although the creation of wealth can't be done out of the box, it certainly helps to have the right systems. So *Pacific IEA* backs up its experience and knowledge with state-of-the-art programmes and infrastructure. In this way we can tap into pension-based software O&M and the mine of constantly updated research on the *Aequos* database among other resources.

Expensive as they are, these systems keep us right on top of the complex universe of wealth-creation instruments from off-shore investment bonds to self-invested pension plans, unit trusts and ISAs and many, many others.

And take people, easily our best investment. In our view the most proficient, informed and professional financial advisers in the UK, all our team hold Financial Planning Certificates one, two and three. They also have MAQ qualifications or the equivalent. Furthermore, all are members of either the Personal Finance Society—the leading UK body for financial advisers with its rigorous standards of knowledge and conduct—or of the prestigious Million Dollar Round Table with its 80 year-old code of ethics.

But our investment doesn't stop there. We run a large annual budget for comprehensive monthly training programmes, refresher courses, visiting lecturers, research papers—anything, in short, that keeps our advisers on top of their game. In wealth creation, you can't know too much.



*A little knowledge is a dangerous thing.*

In wealth creation, the devil is in the detail. Some clients, especially those who are successful in their working lives, come to us with a good general knowledge of the principles of investment. That's helpful because we're on the same wavelength right away and can move quickly on to a higher plane as we discuss the more complex financial instruments and other factors that will achieve their goals.

But others arrive with serious misconceptions about what constitutes a true, long-term wealth-creation portfolio. Take, for instance, the notion of low risk. Many clients sit down with us and insist on low-risk or, as some say, even "zero-risk" portfolios. For them that often means property and government bonds—which, by the way, can turn out to be high risk.

At *Pacific IFA* we're extremely risk-conscious. For us it's a very big word, probably the biggest. We apply sophisticated models to calculate risk levels all the time and to stress-test our clients' portfolios. But if taken too far, low risk actually turns into high risk.

How so? Because, by definition, an ultra-cautious investment portfolio will inevitably result in a low return, which has the unfortunate result of putting the entire wealth-creation process at risk. So in our judgement, a completely risk-proofed portfolio is dangerous. You may as well leave it in the bank where it will barely keep pace with inflation.

Rather than "low-risk", an effective portfolio is founded on a sophisticated balance of risk factors that are precisely tailored to the changing requirements of the client. For instance, younger and high-earning clients can bear more risk than older ones. And of course a portfolio with sensible and measured sensitivities will usually grow significantly faster than an ultra-cautious one. Thus we carefully calculate a portfolio's weighting—the percentage of the funds in bonds, shares, property, on-shore and off-shore instruments among numerous other sectors.

At *Pacific IFA* we believe that a lot of knowledge is the lowest-risk strategy of all.

*Do we really live in turbulent times?*

It's understandable when people run scared as banks topple and sharemarkets crash, but it's also important to put things in perspective. Here are just two points to remember.

First, as financial historians point out, sharemarkets invariably bounce back from collapses and they often do so quickly. For instance, they recovered so fast after the Crash of '87 that it caught many investors flat-footed and they missed out on gains that would have more than compensated them for their losses.

And second, astute investors make the biggest gains when the markets are down. Put it this way, would you rather buy a house at a low price or a high one? It's the same with shares and many other wealth-creation instruments. When the market's in decline, it may be the best time to invest in companies with strong prospects.

One way or another, we've always lived in turbulent times. Markets move up, markets move down. In the past twenty years alone, the sharemarkets of the world have been through upheavals of different kinds about every five years on average. And yet, astute investors grow ever wealthier.

So what's their secret? They don't panic. They keep a clear head and rely on knowledge, experience and judgement.



*The secret of security*

Another big word at *Pacific IFA* is security. And for us the essence of secure, long-term wealth creation is the provision of the highest-quality financial planning. We've told you about the depth of experience in our financial advisory team, which we regard collectively as an invaluable storehouse of knowledge.


But we don't rest on our laurels. To constantly raise standards, we invite quarterly outside audits. Designed to stress-test our own business, these are highly rigorous inspections run by former officials of the Financial Services Authority, one of the most respected regulatory agencies of its kind anywhere.

Nor do we stop there. We also have our own in-house compliance officer whose job is to check that we strictly observe the firm's own procedures. So you could say we do audits on audits. On top of that again, we conduct regular, random compliance checks across the business. All this means that our financial planners are subject to supervision virtually at the drop of a hat.

And finally, *Pacific IFA* operates under the ultimate authority of the Financial Services Authority.

All this is just inside the business. *Pacific IFA* is just as rigorous about ensuring the integrity of our counterparties outside the firm. Thus we conduct our own regular reviews and research on the robustness of all the financial services companies we work with.

For *Pacific IFA*, these checks and balances aren't just about ticking boxes. Right through the firm, they are seen as a healthy and beneficial way of keeping everybody on their toes.



*You choose the level  
you want.*

Wealth creation doesn't come in a neat, one-size-fits-all package. Although there may be common elements in people's aspirations, no two clients are the same. That's why *Pacific IFA* provides four tiers of service according to need.

*Executive Platinum* provides up to four, face-to-face, comprehensive financial planning reviews a year when clients may ask any questions they wish of your financial adviser—and be guaranteed the answers. Executive Platinum-holders also have the services of a dedicated account manager who handles all administrative matters relating to your portfolio. Also included are a quarterly investment report that summarises the portfolio's state of play, a half-yearly journal about the wider financial-planning universe, and a review of the chancellor's Budget within 72 hours of its delivery.

*Gold* guarantees your own financial planner, two annual interviews, a quarterly investment report, half-yearly journal and the Budget review. *Silver* promises one annual interview and the half-yearly journal in addition to the services of a dedicated financial planner. And *Bronze* ensures a personal financial planner.

When we come and see you, *Pacific IFA* can help guide you to the tier that most closely matches your requirements.

As we say, everybody's different.

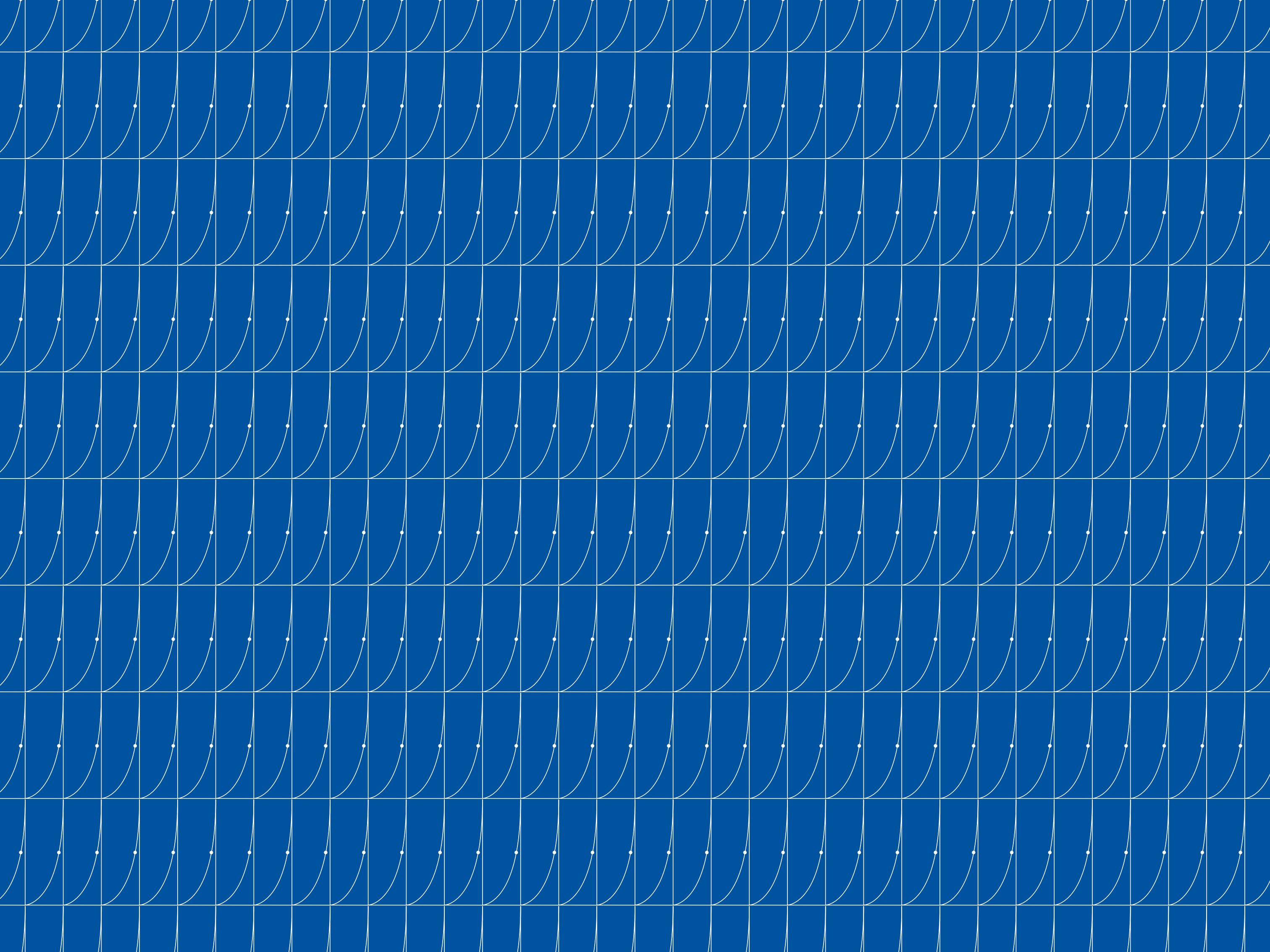
The creation of wealth does not happen overnight but is a steady process based on robust, long-term methods of investment. Think of it as the first step in a marathon. The finish line may seem far away and there are bound to be ups and downs along the way, but you know the effort will feel more than worthwhile when you get there and your loved ones are waiting to congratulate you.

And now imagine the alternative. If you haven't got a finish line—a wonderful and satisfying goal to aim for, you will never even make the starting line. As we say in investment, if people don't know where they're going, they're bound to get nowhere.

So why not take the first step? Give us a call for a no-obligation consultation at our expense.



*Let the journey begin.*





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