Roll of Honour

2016 - Top 50 Financial Advisers in World - Acquisition International
2016 - Winner Wealth & Finance International's Money Management Awards
2014 - Finalist Retirement Planner Awards
2013 - Finalist IFA Firm of the Year*
2013 - Finalist Online IFA of the Year*
2012 - Winner Pensions IFA of the Year*
2012 - Runner Up IFA Firm of the Year*
2012 - Runner Up Online IFA of the Year*
2011 - Winner Online IFA of the Year*
2011 - Runner Up IFA Firm of the Year*
2010 - Winner IFA Firm of the Year*
2010 - Winner Online IFA of the Year*
2009 - Best Tax and Estate Planner Award
2009 - Runner Up IFA Firm of the Year*
2008 - Winner IFA Firm of the Year*
2008 - Runner Up Online IFA of the Year*
2008 - Best Financial Education Initiative Award
2008 - Best Online IFA Award
2007 - Best Financial Advice Site Award
2007 - Best Online IFA Award
2007 - Best Online Regulatory Initiative Award
2006 - Winner Online IFA of the Year*
2006 - Winner Pensions IFA of the Year*
2006 - Runner Up Protection IFA of the Year*
2005 - Winner Online IFA of the Year*
2005 - Winner Critical Illness IFA of the Year*
2004 - Winner Online IFA of the Year*
2003 - Best Use of the Web Award
2003 - Runner Up IFA Firm of the Year*
2003 - Runner Up Protection IFA of the Year*
2003 - Best IFA Website*
2002 - Winner IFA Firm of the Year*
2002 - Best Use of New Media Award
2002 - Best IFA Website*

**Financial Times Business Financial Adviser Life and Pensions Awards*

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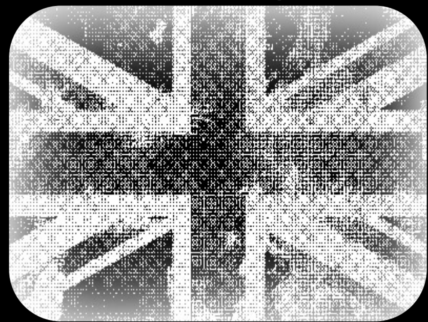
Introducing

financialadvice.net

United Kingdom & International
Wealth Management



ROBERTS CLARK IFS Limited
Award Winning Online
Independent Financial Advisers,
Tax Advisers &
Chartered Financial Planners

Impartial Financial Advice

It's Personal!
The keyword to us in the phrase "Personal Financial Planning" is the word "Personal". We have kept our business small and friendly for a reason.

Size does matter!
Big is definitely not beautiful. Just look at the bailed out banks that we all ended up paying for, how they still treat us and the bonuses they still pay themselves. We are consumers too and we treat you the way we want to be treated ourselves when we buy goods and services. **After all, it is in both your interests and ours to do a good job for you**. If we do a good job, you will tell your friends, it's that simple.

Commission versus Fees
When financial advice is given on pensions and investments, an adviser charging fee must be agreed with a client.
Commission can now only be taken when no advice is given on pensions and investments. This is another example of "rip off Britain" as many banks and direct insurers now offer no advice and still sell pensions and investments meaning they are still allowed to take large commissions yet they are not liable for any advice so no compensation is payable if the wrong policy is taken out.

Some financial advisers also still charge in %s ('commissions' in all but another word to us) yet call they them 'adviser fees'.

Do you really trust a commission or % based adviser to act in your best interests? The bigger the 'sale' the more they get paid.

Fixed Fees: We give fixed fee financial advice meaning you can have confidence in knowing that there is no bias in our advice to you, our fee is agreed whatever action is advised. **We have always charged fixed fees so that you, our client, always receive the best advice we can give with the biggest discounts or policy enhancements we can secure for you on investment charges and premiums.**

Zero % commissions and no ongoing % advice fees may make or save you many hundreds and thousands of pounds in lower charges over the coming years resulting in more money staying in your pensions, investments and policies and we hope, make your money work harder for you.

You are in Control
You control the costs and you control the advice. We offer a **free consultation** by telephone or meeting and then confirm in writing by email and letter any fees/costs involved. We also offer fee discounts of between 10% and 25% if you wish to work on a remote basis and/or pay fees up front. You decide what happens and when. You decide if any you want us to work with you. We will not 'hound you', we will not 'plague' with email reminders or follow up calls

Protected Advice
We are responsible for the suitability of advice and products that we recommend. You are also protected by our insurance and have full Financial Ombudsman rights.

Head Office/Admin (Cornwall) 01637 838260
www.financialadvice.net

Award Winning Service

We have already said money is a private, 'personal' matter. You will give your adviser private, financial information that even your family or best friends do not know.

Our clients are names not numbers. We are a boutique, family firm with a motto of "look after our clients or somebody else will". We treat all clients fairly, honestly and will establish **'the good, the bad and the ugly'** about your money. Sometimes the truth may hurt but you can then make informed decisions with us about your money. This is a core goal of our business, to help you achieve your current and future goals.

A family firm with family values
Founded in 2000, the firm is personally owned and run by husband and wife team Joanne Roberts and Ashley Clark.

We personally advise you, we do not use impersonal call centres.

We make it easy for you …

- Free consultation followed by a written quotation of suggested advice
- Talk to insurance and investment companies and HMRC about your affairs and unravel the jargon and small print to find "the good, bad and ugly"
- Weekly updates on your advice progress as we analyse your position
- Full written advice report for you to keep as evidence of our advice
- Weekly news emails with all the latest money making and saving ideas
- UK offices and staff, central UK admin centre
- Red-Amber-Green Investment Alerts. Market volatility means we can lock in your profits before falls, or invest before markets rise
- Quarterly newsletters and fact sheets
- Out of Hours Emergency Advice Service - 24 hours a day, 365 days a year
- 8,000 pages online - everything you need to know about money
- 1,000 money guidance videos online
- Financial calculators, tools, planners and comparison services
- Mobile and Tablet PC friendly applications
- Structured ongoing advice with our Money MOT Service.

Highly Qualified Chartered Financial Planners. Our advisers are degree equivalent qualified in pensions, investment and tax planning to make sure you get the best financial advice.

Unbiased Independent Financial Advice
We offer advice and access to the whole of the financial services market for wealth management, pensions, savings, insurance, mortgages, equity release and insurance. We also offer taxation, wills, estate, trusts and international planning advice for expats.

Award Winning Advice
It may also help to know what independent commentators think about us. We are multiple winners of **Financial Adviser of the Year, Online IFA of the Year and Pensions IFA of the Year** with 30+ National Awards in 15 years (overleaf).

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