

Do your investments deserve more focus?



THERE IS
NO CHARGE
FOR THIS
SERVICE

Book yours in for a Check Up

HOW ARE YOUR INVESTMENTS PERFORMING?

DID YOU KNOW THAT OUT OF THE 10 TOP PERFORMING FUNDS IN THE UK ALL COMPANIES SECTOR 5 YEARS AGO, NONE ARE IN THAT TOP 10 TODAY?

So the chances are that the star performing fund you bought a few years ago might not be performing as well today.

Just look at information opposite which shows the enormous difference in performance between the best and worst funds over the past five years.

So how can you find out?
By registering for the
WO Investment Check Up
service!

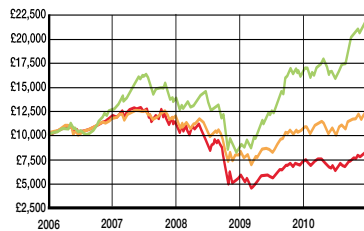
If you hold:

- ISAs
- Unit Trusts, or
- OEICs

then we can tell you exactly how your funds are performing.

Created by our expert Group Research Team, our comprehensive Check Ups give you all the facts about the performance of your funds whether they are good, average or truly awful!

Best, Worst and Average Funds in the UK All Companies sector.



Source: Lipper.
No initial charge,
net income reinvested,
£10,000 investment,
5 years to 31/12/2010.
**Past performance
is not a reliable
indicator of future
results.** The value of
investments can go
down as well as up.

BEST

L&G UK Alpha

£22,293

AVERAGE

IMA UK All Companies

£12,468

WORST

Gartmore UK Alpha

£8,334

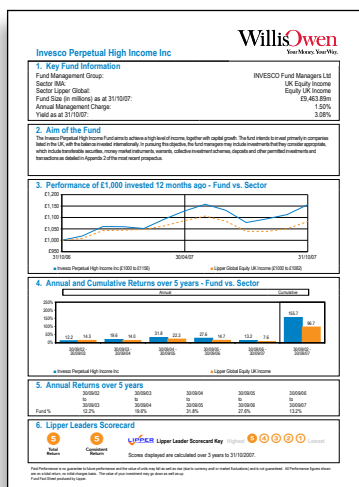
And, there is no charge for this service.

Yes, there is no charge for this service! When you complete the Registration Form in this leaflet, you give us the authority to obtain your fund information from the fund managers so that we can provide your Check Ups.

It also transfers any annual trail commission that you are already paying as part of the annual management charge, to us, which enables us to provide this valuable service without it costing you an extra penny!

HOW YOU CAN BENEFIT FROM THE WO INVESTMENT CHECK UP

As a member of our Investment Check Up service, you will receive an initial comprehensive Investment Check Up on each* ISA, OEIC and Unit Trust Fund that you register with us followed by an updated Check Up every year.



Fill in the Registration Form now and you will get Check Ups for all your funds in approximately 28 days

Each Investment Check Up includes:

1. KEY FUND INFORMATION

This section includes the fund size, the annual management charge and an up-to-date check on the yield (income) paid out by your fund.

2. AIM OF THE FUND

Here the fund manager outlines the aims of their fund so you can check that these still meet your investment objectives.

3. FUND PERFORMANCE

With this graph, you can easily see how the performance of your fund over the last 12 months compares with the average performance of similar funds in the same sector, helping you keep a check on how your fund manager is performing!

4. DETAILED ANNUAL PERFORMANCE

As well as the 12-month performance graph, we will show you exactly how the fund you are invested in compares to the average for the sector in each of the past 5 years (where possible), and the cumulative performance. This will help you to see how consistent the fund manager has been over the medium term.

5. ANNUAL RETURNS

This repeats the fund performance information shown in section 4. We are showing the information in the same format as the fund providers do, when they are advertising the past performance of their funds.

6. FUND RATINGS – THE SCORECARD

We have selected Lipper, a leading independent provider of fund analysis, to provide the “Lipper Leaders Scorecard” for our Investment Check Ups.

They provide us with two measures – “Total Return” and “Consistent Return”. For each measure, funds are scored on a basis of 1 to 5, with 5 being the best score for that measure and 1 being the worst score. This also helps to indicate how well your fund is performing.

*The WO Investment Check Up cannot review ‘Self Select’ equity investments administered by a stockbroker, Investment Trust Funds or bonds.

HOW TO REGISTER

THERE IS
NO CHARGE
FOR THIS
SERVICE

To benefit from our independent Investment Check Up service, all you have to do is:

- 1 Fill in the Registration Form opposite with your details.
- 2 Complete a separate Notification of Transfer section (on reverse of Registration Form) for each ISA, OEIC or Unit Trust company that you have investments with. If you have different investments with the same company, you can use one section for all your funds/investments.
- 3 Add the contract number (if known).
You should find these details on a recent valuation statement.
- 4 Sign and date each completed section for your authorisation to be valid.

Then just return the Form to us in the FREEPOST envelope provided.

If you need additional Registration Forms, please call us FREE on 0800 597 2525 or email us at checkup@willisowen.com.

No extra cost to you!

The cost of the Investment Check Up service is completely covered within the Annual Management Charges which you will already be paying to the fund manager. There are no additional costs.

When you authorise Willis Owen to act as your “Agent” for any investments you describe, this also authorises the fund manager to transfer future “trail commission” to us. Since the annual management charge includes the cost of trail commission, this enables us to carry out the Check Up service without charging you a fee. Changing agents does not affect your investment holdings, and any decision to switch investments remains entirely your own.

YOUR REGISTRATION FORM

Please write clearly in CAPITAL LETTERS

Name and address

Your name in full (Mr, Mrs, Miss, Ms)

Address

Postcode

Date of birth

Email

Home phone number

Work phone number

Please fill in the Notification to Transfer section(s) overleaf as well.



Once you have completed the relevant parts of the Form, please post this entire form to us using the enclosed FREEPOST envelope or by posting it to FREEPOST WILLIS OWEN LTD.

To find out more about Willis Owen, visit our website at www.willisowen.com, call our specially trained staff FREE on 0800 597 2525 or email us at checkup@willisowen.com.

Please write clearly in CAPITAL LETTERS

Notification to Transfer ISA, OEIC or Unit Trust Agency

Please transfer the Agency of my ISAs, OEICs or Unit Trusts together with any trail commission to Willis Owen, Ground Floor, 507 (Unit 2) Centennial Business Park, Elstree WD6 3FG. I authorise you to provide Willis Owen with any information they request regarding my investments with you.

Name of investment company

Account no. (If available)

Your signature

Date

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YOUR QUESTIONS ANSWERED

HOW DO YOU PROVIDE THE WO INVESTMENT CHECK UP WITHOUT CHARGING?

If you own an ISA, OEIC or Unit Trust you are almost certainly paying “trail commission” as part of the annual management charges applied automatically by the fund manager. This is normally 0.5% of your fund value, and it is paid to whoever sold you your investment in the first place. When you become a client of our Investment Check Up service, this commission is transferred to Willis Owen, which covers the cost of the service you receive without the need for any additional charges – so it actually doesn’t cost you a penny more!

DO I STILL CONTROL MY INVESTMENTS?

Yes, absolutely. Our service allows you to monitor how well your investment is performing, but only you can decide if and when you wish to transfer your investment to a different fund.

WILL BECOMING A MEMBER MEAN CHANGING MY INVESTMENT?

No. The authority you give us on the Registration Form to act as your ‘Agent’ simply enables us to seek the information we need to provide you with your Check Up(s). Your investment and the way it is managed remains completely unchanged, unless you decide otherwise.

AM I COMMITTED TO THE CHECK UP ON A LONG TERM BASIS?

Not at all. You are completely free to change your ISA, OEIC or Unit Trust ‘Agent’ as often as you like, so you can de-register from our service at any time, without any costs or penalties.

WILL I HAVE TO WAIT 12 MONTHS FOR MY FIRST CHECK UP?

No. As soon as you have registered with the service, we will write to your fund manager(s) to obtain the relevant information that will enable us to carry out your first Check Up straight away, and annually thereafter.

WHO CARRIES OUT THE WO INVESTMENT CHECK UP?

The service is carried out by a dedicated team at Willis Owen – one of the UK’s leading discount brokers. Our Group Research Team enjoys an excellent reputation, particularly with the national press who regularly contact us for our expert opinion on matters of personal finance.

DO I NEED TO CONTACT THE COMPANY WHO SOLD ME THE INVESTMENT INITIALLY?

No. Once you join the service we take care of all the paperwork.

DO I HAVE TO KNOW THE NAMES OF THE FUNDS IN WHICH I AM INVESTED?

No – as long as we have your details and the name of the companies managing the investments you want us to monitor, we can track down the relevant information.

WILL I STILL GET A VALUATION STATEMENT FROM THE FUND MANAGER?

Yes – our independent Check Up is in addition to any statements that you normally receive from your fund manager during the year.

IF MY INVESTMENT IS PERFORMING BADLY, WILL YOU RECOMMEND AN ALTERNATIVE?

Initially we will provide you with a Check Up only. However, if you are concerned about the performance of your investment, as a member of the service, we can provide you with further detailed information to assist you in considering an alternative fund.

ARE THERE ANY CATCHES?

No. There are no catches and no hidden charges.

If you have any further questions or need help with the Registration Form, call 0800 597 2525 or email us at checkup@willisowen.com.



WANT TO TALK TO US?
Please call: 0800 597 2525



FIND OUT MORE ABOUT US, VISIT
willisowen.com



CONTACT US BY EMAIL
checkup@willisowen.com

Willis Owen is one of the UK's leading discount brokers. By taking advantage of the largest discounts that are available to us, you can save up to 100% off the standard initial charges on more than 1,300 ISAs, OEICs and Unit Trusts from the UK's major investment houses.

Over 120,000 of our customers have saved hundreds of thousands of pounds with Willis Owen's market leading discounts and you can too.

Don't miss out!

What our investors say:

"I made a mistake in the letter I had written ...
Tracy took my call and I was very impressed with the help"
M.C., Stockport

"The excellent service from Willis Owen has attracted my investments in the past, and will do so into the future"
A.D., Derbyshire

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Willis Owen Limited
PO Box 402
Hull HU9 9AF



Willis Owen Limited is authorised and regulated by the Financial Services Authority.
Willis Owen Limited is a wholly owned subsidiary of Honister Capital Limited.
We ensure all the information you send us is treated with the utmost confidentiality.