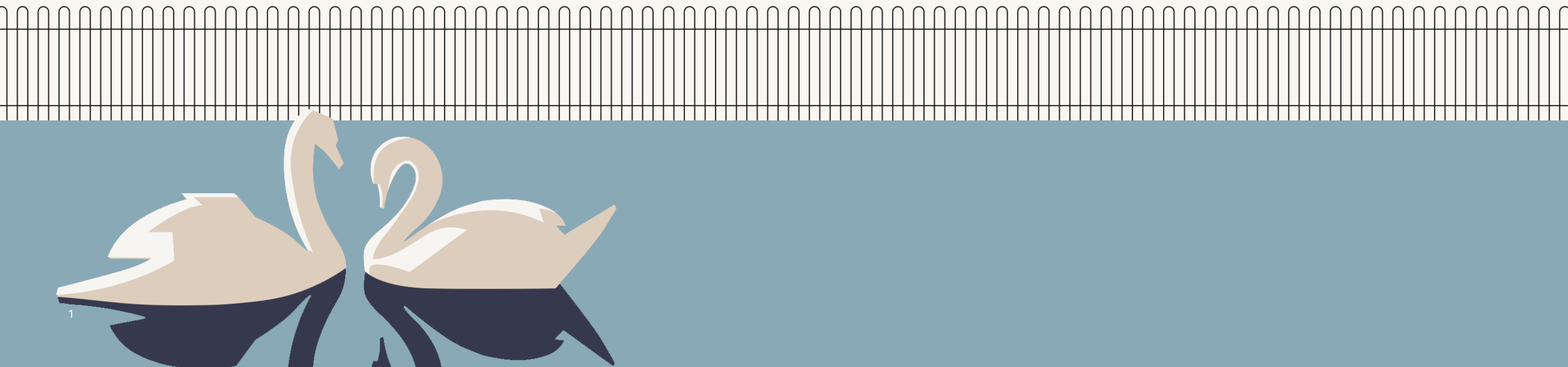
Introduction to

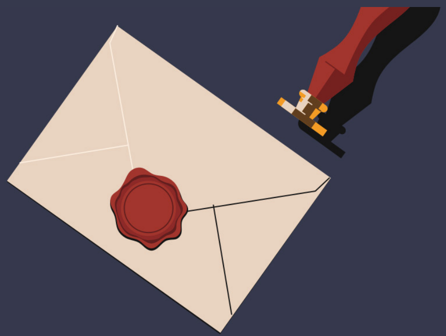
MASECO



How we work

Initial Contact
You have received this document because you have already had an initial discussion with one of our advisers. Depending on the level of service you require, you may have a number of meetings with us so that we can accurately assess and record your situation and so that you can feel completely comfortable with us. The first meeting we have with you would be a "Discovery Meeting".

Discovery Meeting
At this meeting we will explain more about the history of MASECO, the regulatory bodies we are registered with, and how we can assist you. We will also begin to collate information about you including your core values and financial goals, your current financial position, tax status, your willingness and ability to take risk and your wealth goals and objectives.



It would be very helpful if you could bring the following documentation to the first meeting with you:

- A valid passport or driving licence with photo.
- A recent utility bill, bank or council statement confirming your current address (not more than three months old).
- Most recent financial statements for your current investments, in particular statements that may refer to holdings past or present in Mutual Funds.
- Details of your current income.
- Interests in trusts that you may have.
- A copy of your CV if you have one available.

We will take certified copies of these at the meeting.

If we agree that we would like to start working together, we will then arrange the following additional meetings:

- Wealth Analysis Meeting
- Wealth Planning Meeting
- Mutual Commitment Meeting

Mutual Commitment Meeting
Shortly after the Wealth Planning Meeting we will invite you back to our office for a Mutual Commitment Meeting to review the IPS and at this point, with your agreement, we will begin the process of implementing your wealth plan.

Ongoing Service
According to your agreed level of service we will have regular reviews of your portfolio including at least one annual meeting, where we will also aim to have deeper conversations about the appropriate areas of Advanced Planning.

Service Providers
We have preferred platform service providers that we work with. We select the providers we believe are the best custodian for your assets. In order for us to help manage your investments for you, you may need to transfer your existing assets to one or more of these providers and we will assist you with the transfer process. When your assets have been transferred, we will then be in a position to manage your investments for you.

Terms of Business
You will have received our Terms of Business and Schedule of Fees and Commissions with this "Introduction to MASECO Private Wealth" Document.

Charges
Section 5 of our Terms of Business describes our different levels of service. Depending on the level of service that applies to your account we will charge you a fee or receive commission. Our charges are set out in the Example Schedule of Fees and Commissions that accompany this document.

Regulation
MASECO LLP, trading as MASECO Private Wealth, is Authorised and Regulated by the Financial Conduct Authority (the "FCA") in the United Kingdom ("UK"), 25 The North Colonnade, Canary Wharf, London, E14 5HS, FCA Register number 489718. You can verify this on the FCA's Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768 (freephone from a UK landline).

MASECO LLP, trading as MASECO Private Wealth, is registered with the Securities and Exchange Commission (the "SEC") in the United States of America ("USA") as a Registered Investment Adviser. You can verify this on the SEC Investment Adviser Disclosure website at http:// www.sec.gov/investor/brokers.htm.

This document is aimed at providing you with a brief overview of our services.
It is designed to give you an idea of the process you will go through to become a client of MASECO Private Wealth.

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