Financial Advisory Services

financial advice to suit your needs

Ecclesiastical

Version 1

Contents

We're not just different, we also make a difference

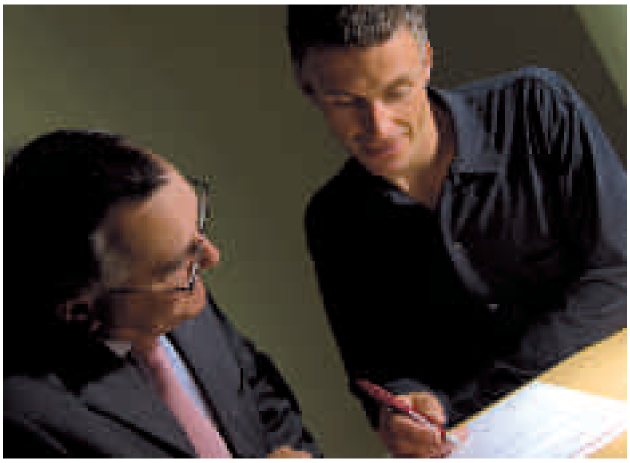
Ecclesiastical Financial Advisory Services is a national company of financial advisers. We've been helping people with their financial planning since 1919. But what really sets us apart is our heritage and values.

As the financial advisory arm of Ecclesiastical, we're part of a company that was started by churchmen in 1887 and today gives a significant proportion of its profits to charity.

Whether you want to talk about savings, investments, taxation, retirement planning or protection for your family – our financial advisers are here to create a financial plan that's tailored perfectly to your needs.

A great reputation for professional and personal service

At Ecclesiastical we still believe in the human touch – and building long-standing relationships with our customers.



"I've been with Ecclesiastical for over 30 years and have been looked after by my current financial adviser for 10 years. He is always approachable and helpful, has my best interests at heart and is never pushy. I look forward to our regular check-ups to make sure my financial plans reflect changing circumstances, and I trust my adviser to give me sound, valued guidance."

Mr Chris Drew, South Croydon

To better understand your needs, we have a face-to-face advice service where we can meet at a location of your choice and a telephone advisory service who can contact you at a mutually convenient time – just let us know which you prefer.

Many of our advisers have been with us for over 10 years and what's more our advice comes with no obligation and no hard-sell.

It's a level of service our customers certainly appreciate:

Quality of advice given	98% satisfaction*
Professional & courteous staff	100% satisfaction*

*October 2006 Financial Services customer satisfaction survey

The products to match the service

To ensure choice, flexibility and market competitiveness, we can advise on an extensive range of carefully researched products from Ecclesiastical and also six of the most reputable UK financial services companies.

These companies have been selected for their financial strength, product range and commitment to maintaining the highest standards of service.

And using leading industry technology, our financial advisers can thoroughly research all the available products to quickly pinpoint the best ones for you.

Please ask us for a full list of products and providers that we're able to advise on.

The importance of quality financial advice

Taking control of your finances could be one of the most important things you'll ever do for yourself and your family.

But more often than not, people don't have the time to carefully consider what they'll need many years from now, or how they would cope if something went wrong. It's easy to put off financial planning for tomorrow – but with us to do all the hard work, you can have peace of mind today.

Our advice process

The key to our advice process is a full understanding of your circumstances and goals.

The first thing we do is find out about your current situation and what you're hoping to achieve in the future. After this initial discussion, your financial adviser will complete a more detailed analysis of your needs and discuss potential solutions, before conducting the research needed to find the right package for you.

We'll explain our recommendations and make sure you're entirely comfortable with what we put forward. Once you're happy, your adviser will guide you through the application process, answering any of your ongoing queries. And every step of the way rest assured, there's no obligation or pressure – just straightforward, careful advice.

And we never stop getting to know you

We place great emphasis on maintaining a close relationship with our customers, because we understand your situation is unlikely to stay the same forever.

Regular reviews make sure your plans keep pace with the changes in your life, and remain in line with your long-term financial objectives.

You can contact us to arrange a review at any time during our office hours. And we'll make sure we contact you if we feel a product or service could be of interest to you.

A few ways we can help

Saving today to make the most of tomorrow

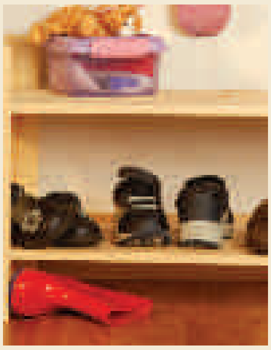
From our experience, you can get so much more out of life when you carefully plan your finances.

For nearly a century, we've been helping our customers achieve their financial goals. Whether it's planned events such as paying for your children's education or wedding, or saving for your own goals, like that dream home, we can advise you on the ideal savings plans to fit your budget.

Making some wise investments

With so many types of investments and so much to understand about the markets, investing can be very confusing. Our financial advisers will help you narrow down exactly what's right for you.

There's no doubt that a lump sum of money – such as an inheritance or matured policy – is an opportunity being wasted, especially if it's just sitting around in a bank account. So whether you're looking for capital growth, want to generate a regular income or a combination of both, our financial advisers can recommend ways to make your money work harder. Call us for a copy of our 'guide to investment risk' if you would like to know more.

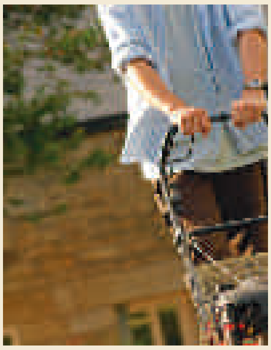


Preparing for the unexpected

Whether we like it or not, life can hand out unpleasant surprises. But with the right financial planning you can always provide for you and your family.

With our careful advice and some of the UK's leading financial products, you can ensure there's a continued income in the event of your illness or death. Which is one less thing to worry about at an already difficult time.

Enjoying your retirement

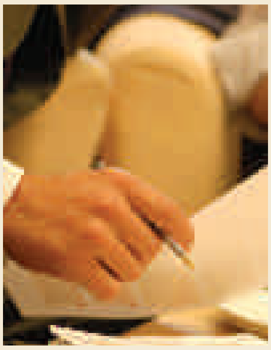


Retirement is one of those things we all love to dream about but don't often consider properly in financial terms.

So whether or not you already have a pension, our financial advisers are ready to help you restructure your finances and maximise your retirement nest-egg. We guide you through all the complex areas of retirement planning, in plain English to find answers to common questions like the following:

- Do you have a pension plan but don't understand it?
- Why should you start a pension and what happens if you don't?
- How much should you be saving into your pension?
- Will you qualify for a state pension?
- Would you like to retire early but aren't sure if you can afford to?

Tax-efficient financial planning



Structuring your finances to minimise the amount of tax you pay can save you thousands of pounds.

Most people are aware you can save a certain amount each year in tax-efficient products like ISAs (Individual Savings Accounts) and Stakeholder Pensions. But you may not be aware of other products that can help you save tax on your savings, or avoid significant tax bills at particular times in your life.

We are here to give you simple, honest advice, and help you structure your assets to safeguard as much as possible from the taxman.

No time like the present to plan for your future

There are three easy ways to contact us:

Call 0800 107 0190

email us at financial_services@eigmail.com

or visit www.ecclesiastical.com and complete our enquiry form

Financial advice
Savings & Investments
Life Assurance
Protection products
Retirement planning
Mortgages
Home insurance
Car insurance
Travel insurance
Wedding insurance
Church insurance
Church Hall insurance
Charity insurance

For further information on any of our products, call us on

0845 777 3322

Monday to Friday 8am to 6pm. We may monitor or record calls to improve our service

You can email us at

information@eigmail.com

Or visit us at

www.ecclesiastical.com

If you would like this booklet in large print, braille, on audio tape or computer disc please call us on 0845 777 3322. You can also tell us if you would like to always receive literature in another format.

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G10 / EFAS / B01 03/08