

Newsletter



Autumn 2009

Edition 3

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For more detailed information about Avalon and our products, visit our website.

You can also download all product documents.

www.avaloninvestment.com

Introduction

Welcome to our quarterly newsletter which aims to keep you up-to-date with market developments and Avalon news.

This last quarter has been very busy and seen Avalon launch two new exciting discretionary managed products. One is designed to provide a growing monthly income for your clients whilst the other focuses on environmental issues. Please see our AVALON NEWS section for more details.

We are proud to announce that we have recently become a member of UKSIF, the sustainable investment and finance association. This in turn has led to our support of the National Ethical Investment Week which promotes awareness of green and ethical investment options. Visit www.neiw.org for more information.

The other big news of course is the increase in the annual **ISA limit to £10,200** for stocks and shares ISAs. On 6th October all those who are 50 or over, on or before 5 April 2010 could add a further £3,000 to their ISA investment. If you need a list of your eligible clients, please contact us. Don't let your clients miss out! Thank you,

Harry Kerr, Director



Avalon News

We are pleased to introduce two new exciting discretionary managed products both actively managed by Minerva Fund Managers.

The Monthly Income Portfolio, currently yielding over 5%, invests in a range of top quality UK equity income funds. The Portfolio is designed to produce a growing income over the long term and is actively managed. The Monthly Income fund models are available through our Freedom ISA and Portfolio products.

We have also designed five Socially Responsible Portfolios to suit your clients' investment objectives. Minerva monitor and analyse the "best of the best" SRI fund models using the best ethical unit trusts, OEICs and investment trusts available. To demonstrate our commitment to the environment, for every SRI application we receive Avalon and Minerva will **donate 10%** of our annual management fee to **WaterAid**. The five SRI fund portfolios are available through our Freedom ISA, Portfolio and SIPP products. Please view our website for more details.



Contact Us

We will be delighted to answer any questions you may have.

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Our Core Products

Freedom ISA An open choice stocks and shares ISA and ISA consolidation product. Investment can be in any qualifying unit trust, investment trust or OEIC

Freedom Portfolio An open choice Portfolio. Designed to administer individual portfolios of unit trusts, investment trusts, UK equities, gilts etc

Freedom Self Invested Personal Pension An open choice Self Invested Personal Pension. With maximum investment flexibility (subject to Inland Revenue limits)

Our range of open choice products offers the following benefits:

- The choice of practically any of the leading investment companies in the UK
- The ability to tailor by sector, by manager, by strategy or by a combination of any of these factors
- The opportunity to switch between investments at very little cost
- The sheer convenience of one statement to read and one point of contact no matter how many investment companies are chosen
- A discretionary managed option is available on all our products

Future Issues

Avalon is working on three themes for our existing supporters and new clients which aim to build upon our bespoke and friendly Open Architecture WRAP service.

We will be communicating ideas to help you with:-

- Your personal service to clients
- Your investment service to clients
- Your IFA Business Model

This is in response to members' feedback and our general insight into "living with IFAs" over recent years. We intend to integrate themes such as the credit crunch and recovery, the RDR and prevailing investment topics - be it the rise in discretionary IFAs, or an "opposite" increase in passive IFAs using ETFs and the overall trend within our wealth management members of outsourcing investment propositions.

Old Model to New Model; we will be guiding IFAs along this journey which in some cases helps IFAs prepare to sell their businesses. A WRAP with "assets under management" is the core component of an exit strategy and determinant of a "multiple earnings" based wealth management valuation.

Investment innovation and insight; we will be bringing some ideas and communiqués to our members via the website and offline media. These will revolve around various asset classes and opportunities... from multi-managers, to tax shelters (VCTs, EIS etc), specialist funds, ethical sectors and environmental trends like water, agriculture and timber.

Investment coverage of specialist funds within this multi-asset framework will be orientated towards boutiques – whose top performance and customer experience is in tune with our own thinking and who are keen to engage with our WRAP members.

...watch this space



For further information see our website www.avaloninvestment.com or contact us on 01666 501710 – enquiries@avaloninvestment.com. We will be delighted to answer any questions you may have.