Miller Hendry
(Asset Management) Limited

Our quality policy

We intend to achieve and maintain a reputation for outstanding quality as a financial adviser by:

- Giving our clients superior service
- Understanding your needs and priorities
- Providing solutions in a straightforward manner
- Reviewing your arrangements by agreement to ensure their continued suitability

The combination of independent financial advice with the legal expertise of Miller Hendry Solicitors, enables us to give our clients an expert and comprehensive service to meet their individual requirements.

Please contact your nearest office to arrange a meeting with one of our Financial Advisers.

Miller Hendry
(Asset Management) Limited

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Perth PH1 5NS
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Fax: 01738 638685

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13 Ward Road
Dundee DD1 1LU
Tel: 01382 200000
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Crieff Office
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Crieff PH7 4AZ
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Registered Office: 10 Blackfriars Street, Perth PH1 5NS
Registered in Scotland No. 323488
Miller Hendry (Asset Management) Limited is an appointed representative of Sesame Limited which is authorised and regulated by the Financial Services Authority.

The FSA does not regulate some forms of Inheritance Tax Planning

June 2010

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Financial services

Miller Hendry
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Miller Hendry (Asset Management) Limited is a company wholly owned by Miller Hendry Solicitors and specialises in providing Independent Financial Planning advice.

What do we do?

There is practically no area of life today that does not involve some aspect of financial planning. Our role is to listen to our clients needs and objectives, take account of their present circumstances and recommend an appropriate course of action. Normally a minimum of two meetings are required to ensure a comprehensive review of your financial position and to fully discuss and implement our recommendations. We believe in providing holistic advice which complements the lifetime goals of our clients.

Why come to us?

At Miller Hendry (Asset Management) Limited, we offer clients professional advice on all aspects of financial planning, including the complex areas of pre and post retirement planning, investments, inheritance tax, long term care planning and protection for your dependents.

Our specialist service offers the following benefits to our clients:

Independence -

as an Independent Financial Adviser we are not limited in the choice of products so you

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are guaranteed impartial and unbiased advice from the whole market place

Quality -

as an appointed representative of Sesame Limited, one of the UK's leading professional support service companies in the financial services sector, we have access to first rate research and compliance. All advisers have industry recognised qualifications and undergo continuous professional development and training.

How does the service work?

An initial meeting would be arranged either in one of our offices or at home, whichever is most convenient to you. This meeting will assess your current position and discuss your financial needs and priorities. Normally a break will occur after the meeting to allow the relevant research to be completed to identify the most suitable advice for you. A second meeting would then be held to discuss our recommendations and, If acceptable, the process of completing the relevant recommendations would commence. These arrangements should then be reviewed on a regular basis.

How much does the service cost?

At the initial meeting we will discuss renumeration options without any obligation.

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If you wish us to commence a full review and research on your own individual circumstances then you will be provided with two options

Option 1 - The business will be completed on a commission basis which means that you do not pay any fees for receiving the advice should you decide not to proceed. A contingent fee may, however, be charged in certain circumstances. If you do proceed commission will be paid by the companies that manage the product(s) that we have recommended. The commission will be costed into the terms of the plan purchased.

Option 2 - The business will be completed on a fee basis based on the number of hours that we have spent on your particular review or a percentage of the investment amount.
This will still be charged should you decide not to proceed with our recommendations.

Full details of both options will be provided in our Disclosure documents that we will issue at the commencement of our first meeting.