



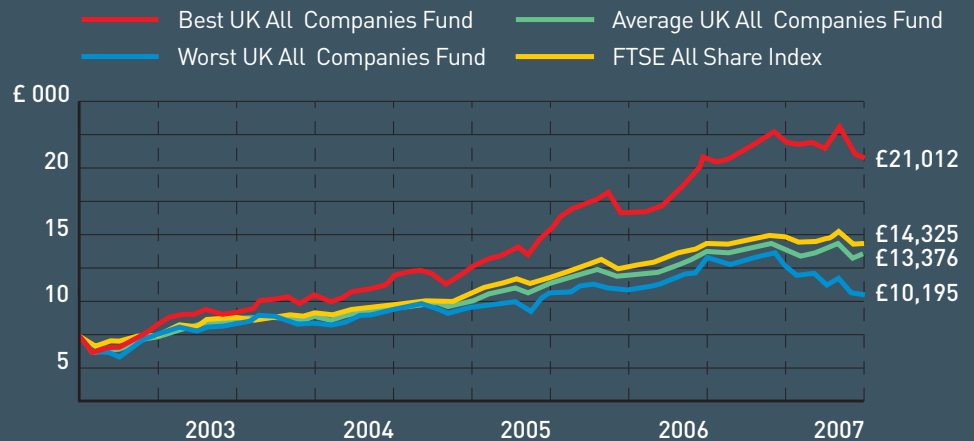
MURDOCH
ASSET MANAGEMENT

PEP, ISA and Investment
Review Service.

When did you last check on the performance of your PEP, ISA, Unit Trust or other investments?

The difference between a top performing and bottom performing fund is staggering. An Individual Savings Account (ISA) taken out 5 years ago for £7,000 could today be worth as much as £21,012 or as little as £10,195, depending on which fund manager you invested with (see graph below).

Best vs Worst



5 years from 31/12/2002 to 31/12/2007

Single sum total return, charges applied, £7,000 invested.

Source: Hindsight © Reuters Ltd, UK All Companies Sector.

But, all too often investors simply look at past performance as an indicator of the success and quality of their funds. Not surprisingly though, relying on past performance alone is like driving a car and only looking in the rear view mirror.

Murdoch Asset Management offers a free, no obligation review of your existing PEP, ISA and other investment holdings. Simply complete the enclosed form and we will provide you with a comprehensive report for each of your existing investments. If they are good funds, we will recommend keeping them. If their performance is unsatisfactory, we can recommend a suitable replacement.

Each report will include all of the information detailed below:

- Short, medium & long term performance of your fund over 1, 3, 5 & 7 years versus its peer group.
- Yearly performance for each of the past 5 years.
- Review of the annual management charges.
- Details of the fund managers responsible for your money and a description of their investment approach.
- Murdoch Asset Management's view on whether to keep or switch the fund.

The Investment Review & Monitoring Service

If you wish to take action, we would need to discuss your options at greater length. We will then provide you with a formal report, recommending replacement funds, a suitable product manager and the rationale behind the advice.

Any recommendation will also provide details of costs, if any, and include Murdoch Asset Management's Fund Fact Sheet on each of the new funds.

All recommendations for switching are provided on a no-obligation basis. As Murdoch Asset Management work for a share of the investment value, our interests are directly aligned with yours. We only make more money if the value of your investment increases.

At Murdoch Asset Management our recommendations are based not only on performance but a thorough understanding of the investment professionals involved in managing your money and the investment methods they employ.

Investment Monitoring Service

It pays to review your investments on a regular basis. Here are just a few reasons why...

- You will pay the fund management company an annual management charge for good, bad or indifferent performance.
- Fund management companies are not obliged to write to investors to let them know when a star manager has left to join a fund managed by another company. It is often a reason for disappointing investment performance.
- During 2005 almost 200 funds experienced a change of fund manager, 50% of which moved to a competing company.

At Murdoch Asset Management we understand the importance of regularly reviewing investments and, as a result, we will keep every PEP, ISA and Unit Trust holding that you have under regular review.

If you become a client of Murdoch Asset Management your investments will be automatically included in our Investment Monitoring Service. This is how we help your investments keep pace with the frequently changing market conditions and maximise their potential returns.

For further information on Murdoch Asset Management and how we can help you, please contact our office on 01420 83517. Or complete the enclosed form and send it to us for a review of your current PEP, ISA, Unit Trust, Investment Bond, With-Profit Bond or any other investments, without obligation.



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Murdoch Asset Management Limited is authorised and regulated by the
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