

We understand the issues you face

psigma

Is there
a risk?

I need
to book
a holiday



I need
peace of mind



Must get the
car serviced



I need
top quality
service



Which
Investment
Manager
should
I use?

I wonder
who's
winning?



I am
looking
for expert
advice





PSigma Investment Management

We build bespoke investment portfolios, tailored to your specific objectives

Our bespoke approach is central to the way we do business. You could say it's part of our DNA. We do not pre-package an investment product and sell it to you. Instead, we assess your individual circumstances, your aspirations, your goals and your appetite for risk. Then we put together an investment portfolio that is designed to meet your unique investment objectives through steady and consistent growth - above inflation.

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We monitor and manage your portfolio daily, adjusting it as circumstances change. In fact, it is precisely our ability to see the bigger investment picture, while paying attention to the detail, which has helped us create a consistently impressive track record of performance. And of course, we'll keep you informed of progress every step of the way.

We are part of the Punter Southall Group, a diverse financial services organisation offering a unique combination of actuarial, pensions consultancy, administration and investment services. You can enjoy the resources and reputation of a much larger 'family', without compromising the agility, flexibility and responsiveness that only a small boutique investment house can offer. You could say breadth of investment expertise and high levels of personal service are in our make-up.

A successful investment strategy

One based on reducing risk through diversification

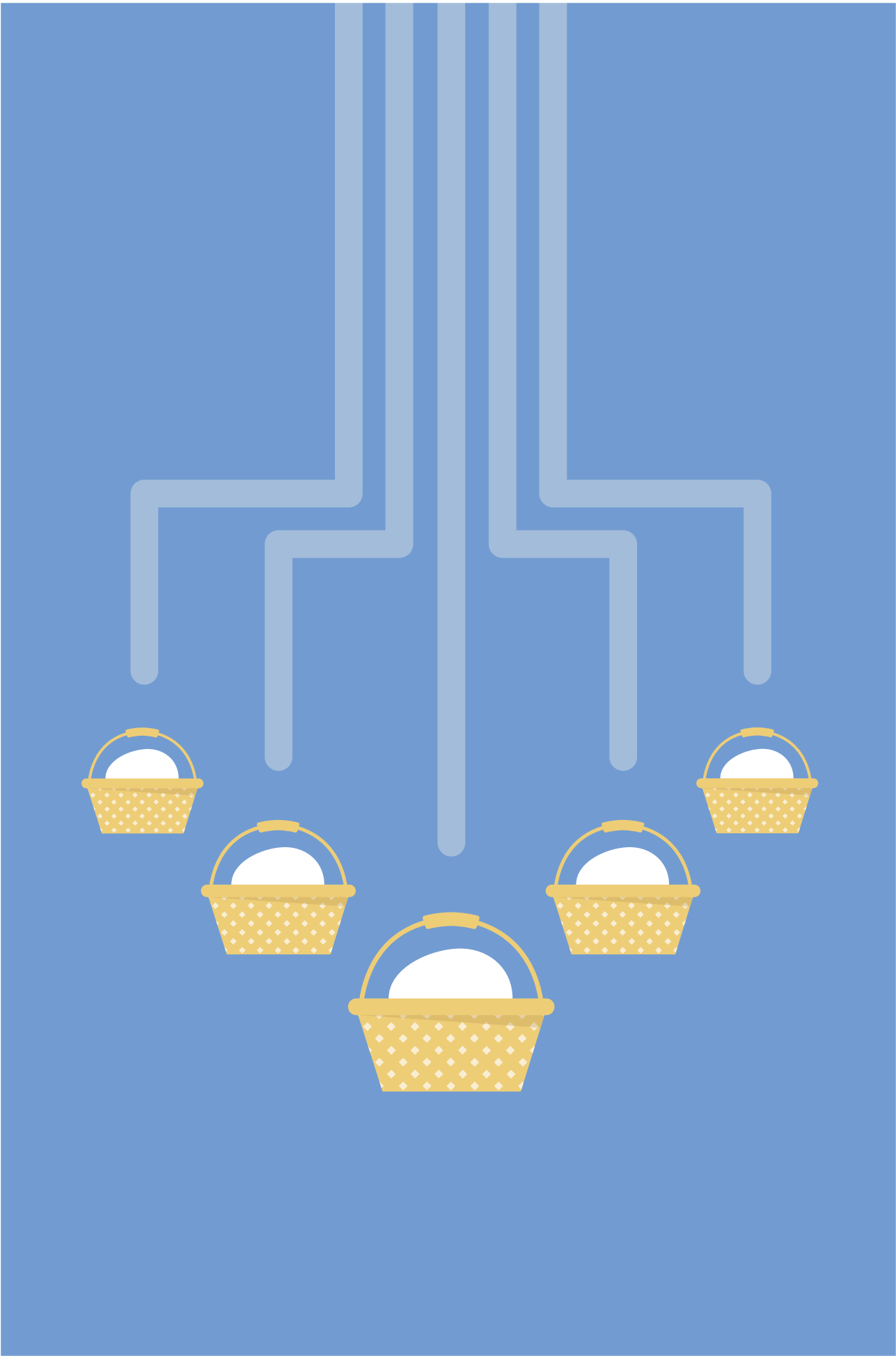
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The importance of diversification is nothing new in the investment world. Creating a portfolio of different kinds of investments (or assets) will be less risky than investing solely in a single asset class. At PSigma, our approach is much more sophisticated. Our aim is to ensure that your investments take advantage of the ups, while at the same time, minimising the effects of the downs.

However, before we even think about which of your eggs to put in what type of basket, we need to get to know you better. This means paying special attention to defining exactly what you want from your assets before designing a solution to suit your requirements. Unlike traditional portfolio construction techniques, we'll develop a dynamic diversification strategy that reflects your personal risk profile and the time frame you're working towards.

Is your main goal wealth preservation or wealth generation? Perhaps you have something more specific in mind, such as your children's school fees? Either way, we develop a portfolio specific to you, then adjust and fine-tune it as your aspirations and circumstances change over time.

Our clients have neither the time nor the resources to keep up with the markets each day, so it makes sense for us to manage their portfolios on a discretionary basis, within a clearly agreed framework. Naturally, your Investment Director will maintain regular contact, keeping you up to date with comprehensive and detailed investment reports.



Developing the perfect formula

The chemistry for success is based on mixing the right elements

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At PSigma, we've developed a formula that really works, and which helps our clients achieve their investment objectives time after time. No matter what your circumstances or how complex they are, our approach is flexible to your needs - even as they evolve. We're not alchemists looking to create something out of nothing, we're experienced experts who know how to mix the right ingredients in the right proportion to achieve success.

Asset allocation is absolutely critical. Certain asset classes are more appropriate in different market conditions and under different economic circumstances. However, any allocation needs to balance risk management with your investment objectives.

This is where PSigma's focused approach and extensive resources come to the fore. Using highly qualified research, active management and dynamic asset allocation, we make better-informed strategic decisions that focus on reducing long-term portfolio risk, as well as enhancing returns. We also take advantage of short-term tactical opportunities to generate additional returns or reduce risk further

Throughout every part of the process we're on hand to help and advise as needed. With our knowledge and experience of the investment process and the components that make it happen, rest assured we have the expertise to help you make the most of your investments.



On performance, we pass with flying colours

Reaching our objectives for steady and consistent growth

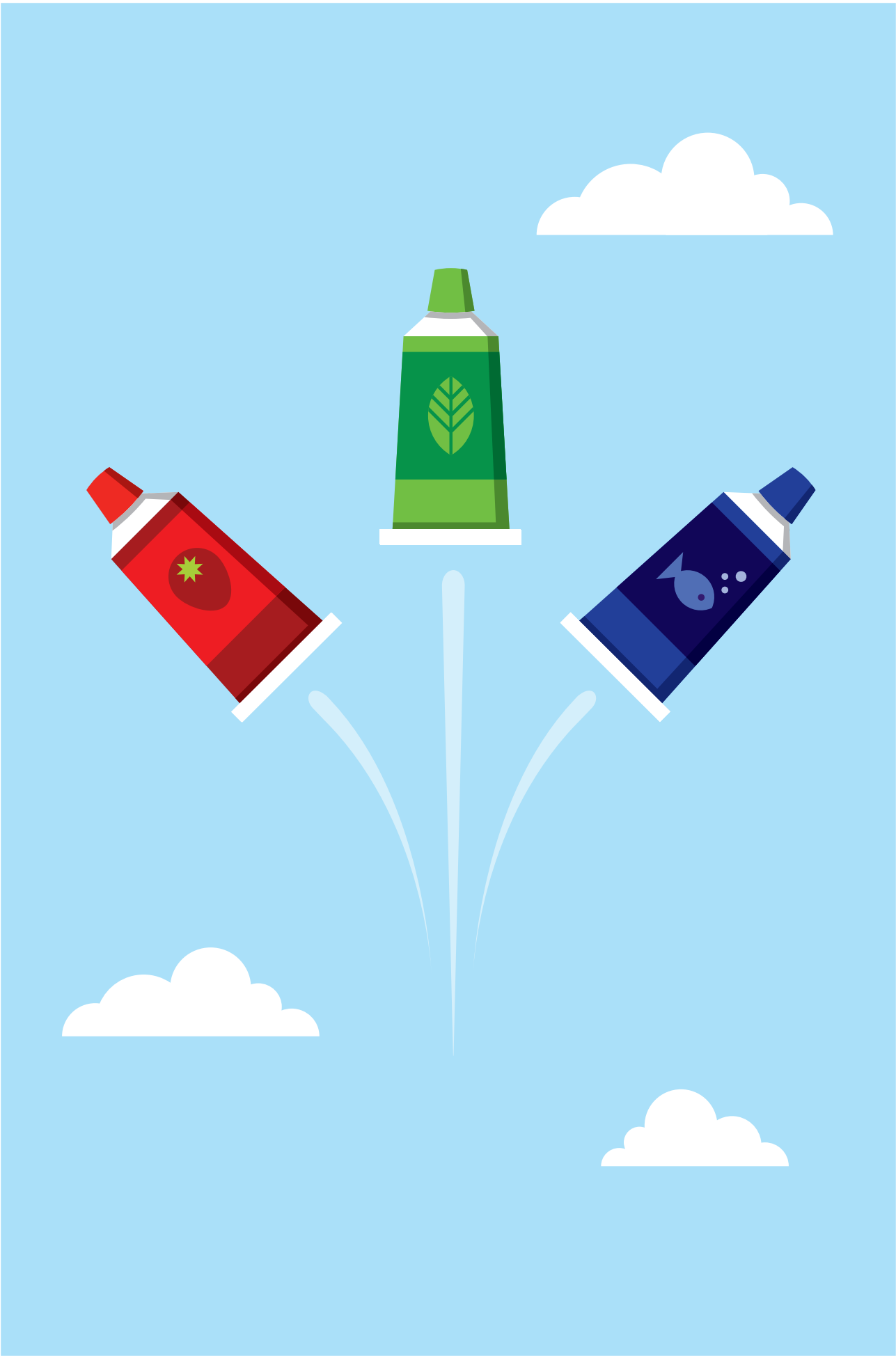
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There are many different ways to measure performance. You could compare us against competitors' funds or stock indices such as the FTSE All Share index. At PSigma however, we like to measure performance against something more specific and more real - your investment objectives.

When we ask clients what they want from their investments, in nearly every case, they reply that at the very least they want to maintain the real value of their assets. In other words, they want to protect their wealth and make a return in excess of inflation. Once we've established exactly what your unique investment goals are, we use a personalised rate of return above inflation as a target return to build your bespoke portfolio. We call it 'inflation plus' investing.

To prove we can deliver risk-adjusted 'inflation plus' returns we use an independent, consulting practice to measure our performance. They monitor the results of our private investment portfolios and compare them against a diverse cross-section of other leading UK investment managers.

The good news is that we have consistently passed with flying colours. That is because we base our whole investment approach on achieving consistent and steady growth in the medium to long term. Ultimately, this means if you are looking for a measured approach, PSigma has a proven track record of past performance to help you get to where you want to be.



Open and honest communications

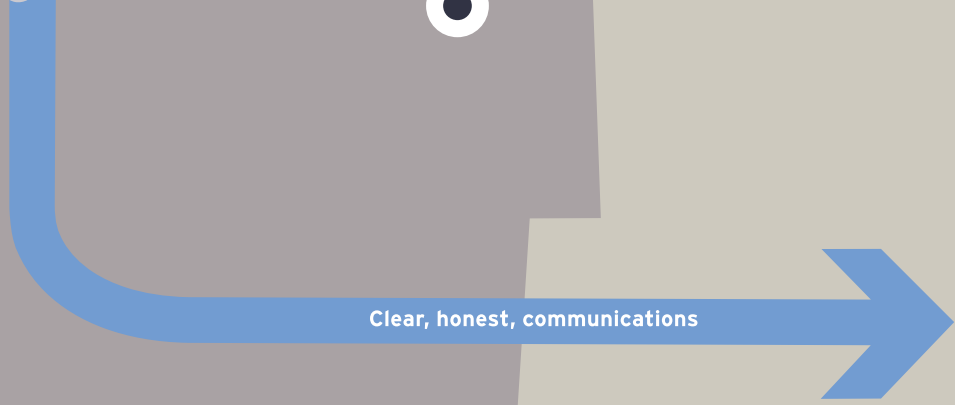
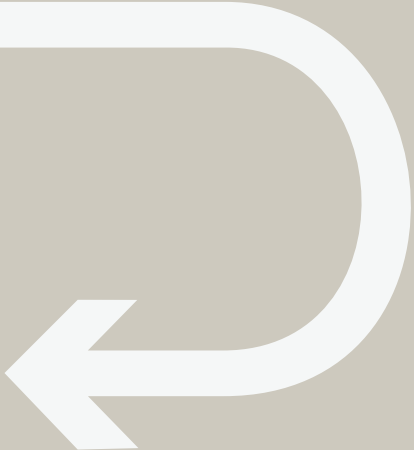
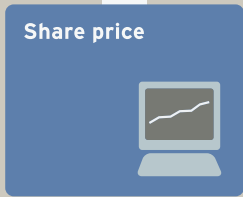
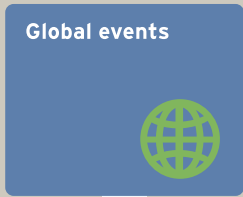
Transparency, clarity and integrity are at the heart of all we do

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Open and honest communications have always been second nature at PSigma. After all, you're coming to us for our investment expertise, so calling things as we see them and saying what we think should be the very least you should expect.

We believe in being upfront and transparent about our fee structure, too. Which is why, whatever form charges take, you'll find they are clear, competitive, and perhaps most importantly, fair. For example, we've minimised the number of 'incidental and miscellaneous' charges, and you'll find no 'contract' charge or charge for transfers out of our nominee company. Nor do we charge for 'answering queries'.

Anyone can promise to be open and honest, but not everyone can actually deliver. At PSigma, we pay special attention to ensure all our communications - written, verbal or electronic - are clear, unambiguous and transparent - whether in person, by phone or by email. It is critical to ensuring you achieve your investment objectives and that we build a long-term relationship together. Because, at the end of the day, your confidence and trust are the most valuable commodities we have.



Loyal, motivated and industrious

A team, working together for the benefit of clients

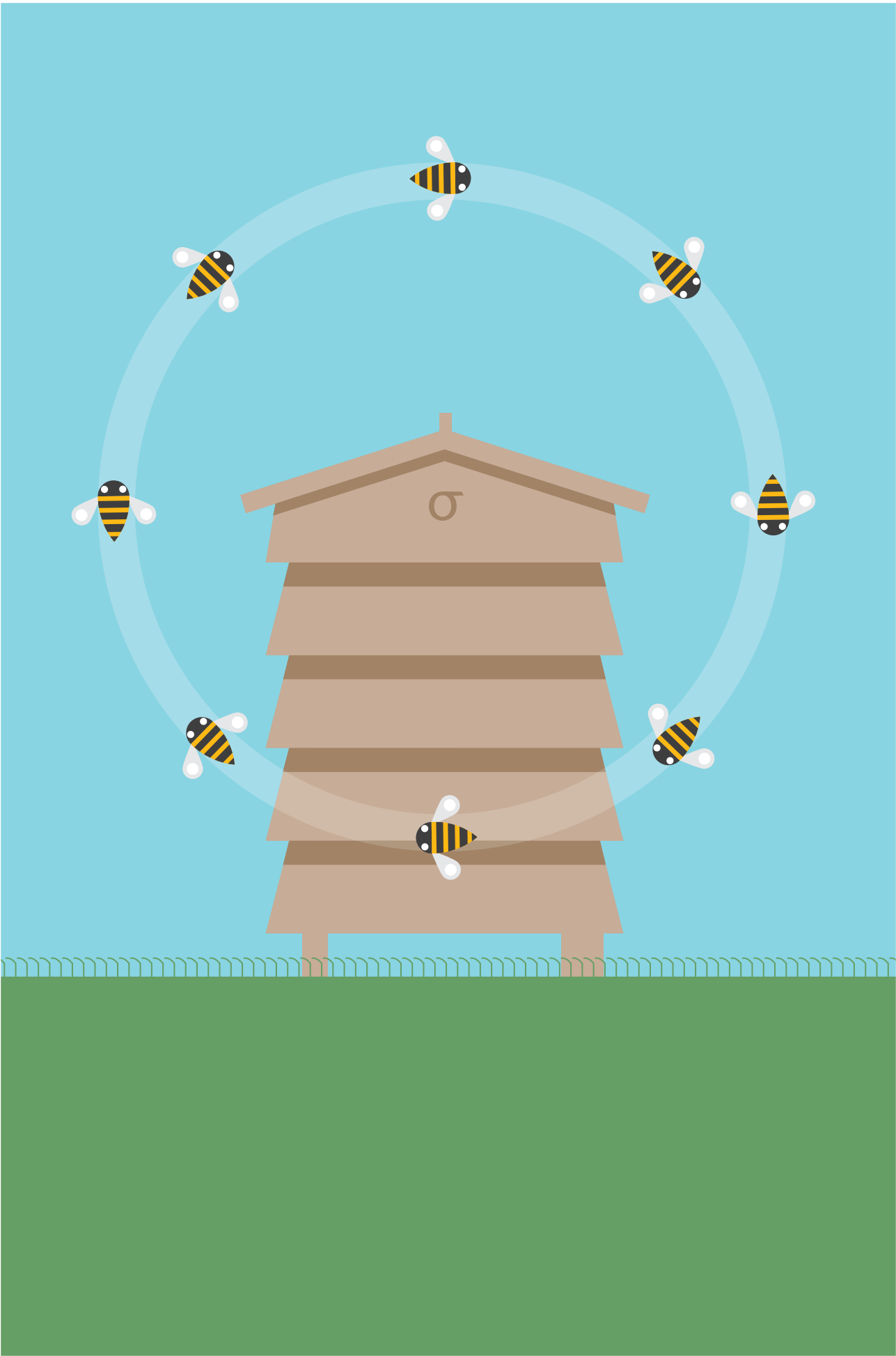
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A company is only as good as the people it employs. At PSigma, we've brought together a team that blends both market wisdom and specialist expertise. Our investment directors have, on average, nearly 20 years' experience in the industry. All have worked in large institutions and built up considerable expertise and knowledge. Perhaps more importantly, all have an equity stake in the business, so their success is inextricably linked to achieving success for our clients.

We don't believe in Relationship Managers. We feel they're an unnecessary layer of complication, too divorced from the actual day-to-day management of your investments. Instead, you have direct access to your own highly experienced Investment Director, who will personally oversee the management of your portfolio and the service you receive. To ensure we cross-pollinate our extensive knowledge, our teams work together closely to exchange ideas, share know-how, and pool expertise - especially useful when reacting to market volatility or giving advice on key investment decisions.

This knowledge-sharing extends across the Punter Southall Group. Chaired by the Group CEO, senior management and key staff from our four investment businesses meet quarterly to discuss investment themes, asset allocation and risk. In this way, we ensure that our wealth of extensive and proven Group expertise is working for the benefit of all our clients.

This partnership approach, both with clients and within the group (PSigma have less than 2% staff turnover a year), permeates through our company culture. And with key staff sharing in the success of the business, you can be sure that PSigma's long-term goals are the same as yours.



Why choose PSigma Investment Management?

We think there's rarely one reason

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Deciding who manages your investments isn't easy. To help you make a decision, here are five good reasons why our clients choose PSigma:

Firstly, it's all about you. You're an individual and we want to get to know you better. Your likes, your dislikes, your attitude to risk, and how you like to work - whether you prefer a little or a lot of involvement in investment decisions. Taking the time to really understand you and your objectives is essential to creating a relationship and a customised portfolio that meets your needs.

Secondly, we're relatively small compared to some of our competitors. It means we're more nimble, more agile and more responsive to your needs and the demands of the markets. But being part of a much larger Group, we have significant technical and financial resources behind us.

Thirdly, our proven performance speaks for itself. We're not just talking about the real, risk-adjusted, inflation-beating returns we achieve for our clients year after year. We're also talking about how we function as a team and the personal service you receive.

Fourthly, our transparency. What you see is what you get. Our clients appreciate that we're able to tell it like it is - and we're not afraid of speaking our minds. They also appreciate our open, fair and upfront fee policy - they know exactly how much they're paying, and what the charges include.

And lastly, we really are experts at what we do. As well as our own extensive expertise, we have the added weight of the Punter Southall Group's wide-ranging financial and specialist resources to draw on, bringing real peace of mind.

We treat you as an individual

Proven performance



1

We're experts

We put your needs first

We have a transparent fee policy

We understand your attitude to risk

We understand your objectives



I invest with PSigma