

building your wealth

essential!finance

essential - def. necessary, vital, defining, indispensable, all-important, a must have.

“Tired of people pushing products and promises instead of providing the solutions and service you need?”

Your investment vehicle is like any other. If not correctly driven and maintained, it *will* break down and not take you to where you need to be. For better management of new or existing investments, talk to us at Essential.

At Essential Finance we specialise in providing the essential information, guidance and investment tools needed to build wealth and achieve financial goals. To do this we combine personal service and the latest technology in one of the world's most powerful online investment platforms at www.essential-finance.com

Essential Finance is a leading independent financial advisory with offices throughout Asia, and offers clear benefits in five key areas:

- ▶ **interactive financial planning tools** that allow you to list your goals and calculate what you need to do today to achieve them.
- ▶ **comprehensive information** so that you can compare literature on products and funds at your leisure, and without pressure.
- ▶ **active management of your investments** following expert opinion to make sure you are in the right markets at the right time.
- ▶ **secure online valuations** so that you can instantly see what your investments are worth, 24/7. Now also available on iPhone.
- ▶ **continued service and support** either face-to-face or via our platform's integrated customer relationship management system.

Today's expatriate professionals are typically on the move from country to country during the course of their work. With our planning tools, financial advice, regular reviews, management and reporting all available online; Essential allows you to take as little or as much control as you want. This unique portability also means that we can look after you both now, and in the future, wherever you may be.

At Essential we pride ourselves on being professional advisors, facilitators and managers. Where others offer promises, Essential provides a state-of-the-art platform and management system recognised as the clear leader in its field and a proven track record in delivering the very best solutions and services for close to twenty years. For anyone requiring professional management of their investments, the safe and logical choice is Essential.

So contact us today at info@essential-finance.com for more information, or to arrange for a free 30 minute consultation to see how we can help you make your money work harder so that you won't have to.



iValuations now available!
Follow investment performance on your iPhone/smart phone.

essential – look forward to your future!

who is Essential?

Essential Finance is a leading independent financial advisory that combines the highest levels of qualified advice and personal service with one of the world's most powerful online investment platforms.

Whether you are looking for new investment or simply for better management of what you have already - Essential can help.

essential tools

essential-finance.com hosts a unique range of interactive financial planning tools including our highly acclaimed '5 Step Planner'. This allows visitors to list their goals and objectives and timeframes, and then calculate what they need to do now to achieve them. These tools have been designed and developed in-house, and are exclusive to Essential Finance.

We also provide complete transparency with comprehensive information on all of the leading offshore products together with a comparison tool. Visitors may also browse or download the relevant brochures and fact sheets at their leisure, without pressure.

essential products

In addition to offshore investments, Essential also features information on a host of complimentary products such as banking, property, mortgages, insurance, trusts and wills.

essential services

active investment management

Essential provides active management of investments with strategies that follow the consensus of a panel of leading fund management groups. The fund selection is reviewed every month and automatically switched in line with the latest opinion.

Our AIM (Active Investment Management) service has consistently outperformed the S&P500, FTSE100, Hang Seng, Nikkei and World Index since launch in January 2003. Even our Cautious strategy has grown by nearly 11% p.a.

online valuation service

With Essential there is no waiting for statements. The value of your investments can be checked instantly, at any time, night or day.

Our platform shows the investment funds by asset type, geographical location, and name including details on units, purchase price, latest price, currency, value and percentage gain/loss by asset and overall. Access is made by password and the system is run on a security hardened server.

Both AIM and our online valuation service are unique to Essential, available exclusively to our clients, and are free of charge for regular savings plans.

essential benefits....for the consumer

Today's expatriate professionals are typically on the move from country to country during the course of their work.

The biggest concern for most is how their investments will be managed in the future. Things WILL change in your life, so how's your advisor going to know about those changes if you're in different countries?

Because all information and services are accessible online, Essential removes all geographical borders. That means that we can look after our clients wherever they are today, and wherever they might be in the future.

ESSENTIAL INVESTMENT STRATEGIES vs. INDICES

1st January 2003 to 1st April 2010

	1mth	6mth	1 year	3 years	5 years	7 years	P.A.
AIM Equity	9.19%	10.45%	64.91%	-7.98%	44.15%	163.03%	14.25%
AIM Balanced	7.94%	10.18%	53.95%	1.96%	44.86%	141.32%	12.71%
AIM Cautious	6.77%	8.04%	41.45%	10.36%	39.92%	109.52%	10.75%
FTSE	6.07%	10.63%	44.66%	-9.96%	16.04%	57.19%	5.17%
S&P500	5.88%	10.63%	46.57%	-17.70%	-0.95%	37.88%	3.97%
Hang Seng	3.06%	1.36%	56.45%	7.26%	57.13%	145.98%	12.01%
Nikkei	9.52%	9.44%	36.75%	-35.85%	-4.96%	39.10%	3.60%
World Index	5.93%	6.53%	49.09%	-20.75%	4.29%	60.36%	5.90%

AIM performance figures based on selection for Zurich Vista. Priced monthly from 1st January 2003.

offshore investments – why so popular?

- tax-free growth
no tax on capital gains for offshore investments
- tax-free returns
ordinarily no tax on any gains made whilst expatriate
- free access to branded funds
from the likes of Fidelity, JPMorgan, HSBC, Templeton etc.



- institutional purchasing power
no initial charges or bid/offer spread on entering funds
- free fund-switching
free switching between funds and fund houses
- cost averaging
take advantage of falling as well as rising markets
- flexibility & access
ability to reduce/stop/suspend investing
- additional allocation and bonuses
bonuses on larger investments
- good value
regular savings plans can cost as little as 1% p.a.
- worldwide investor protection
large financial institutions, government sponsored protection

essential platform

Central to our operation is **essential-finance.com**, through which visitors can access interactive tools, information, management services, instant reporting and assistance.

Offshore brokerages ordinarily build their services around their consultants as much, if not more, than the consumer. Products, advice, information and support are available through one point of contact - the financial advisor. As such, the levels of service and customer satisfaction depend almost entirely upon the quality, and typically limited availability, of the advisor.

That is not to say that we do not believe in traditional personal service, for of course we do. However, where standards will always vary from one individual to the next, a well designed and customer-centric system will not allow that to happen.

Essential harnesses the latest technology to provide instant information, reporting and management services wherever possible. This allows our consultants to spend less time on paperwork and more time on the important things, namely our clients.

customer relationship management

The Essential platform is fully integrated with a state-of-the-art customer relationship management (CRM) system.

Your profile, circumstances and objectives can be updated on our secure platform at any time and from any location, subject to an internet connection. The CRM system maintains a detailed history of your profile, copies of correspondence, and automatically advises your consultant of any changes made or tasks due. This tracking functionality ensures that we are able to provide you with the highest levels of service, wherever you might be.



Our CRM system is sourced from Salesforce, acknowledged as being the world leader in this field with nearly 70,000 clients. Indeed, they are so impressed with our efforts that Essential is featured in a case study on their website.

Please take a look:

https://www.salesforce.com/ap/assets/pdf/pdf_cs_essentialfinance.pdf

