



Bloxham
Private Clients
Your bridge to the
financial markets

BLOXHAM
PRIVATE CLIENTS



About Bloxham

Bloxham is one of Ireland's largest independent financial advisors with offices in Dublin, Cork and Limerick. We have a proud tradition of offering our clients quality service and this has continued since our foundation in 1890. While the needs of our clients have become more varied and the financial markets more complex, we have grown the level of expertise within Bloxham to match these new challenges and provide our clients with the very best possible advice. We tap into all our in-house expertise to ensure we offer a very

comprehensive range of services to our clients enabling us to meet their varying financial requirements during the different stages of the life cycle. At Bloxham we believe that a client relationship is for life and we put a strong emphasis on developing life long relationships with our clients through our superior customer service and the quality of our investment advice across the financial spectrum.

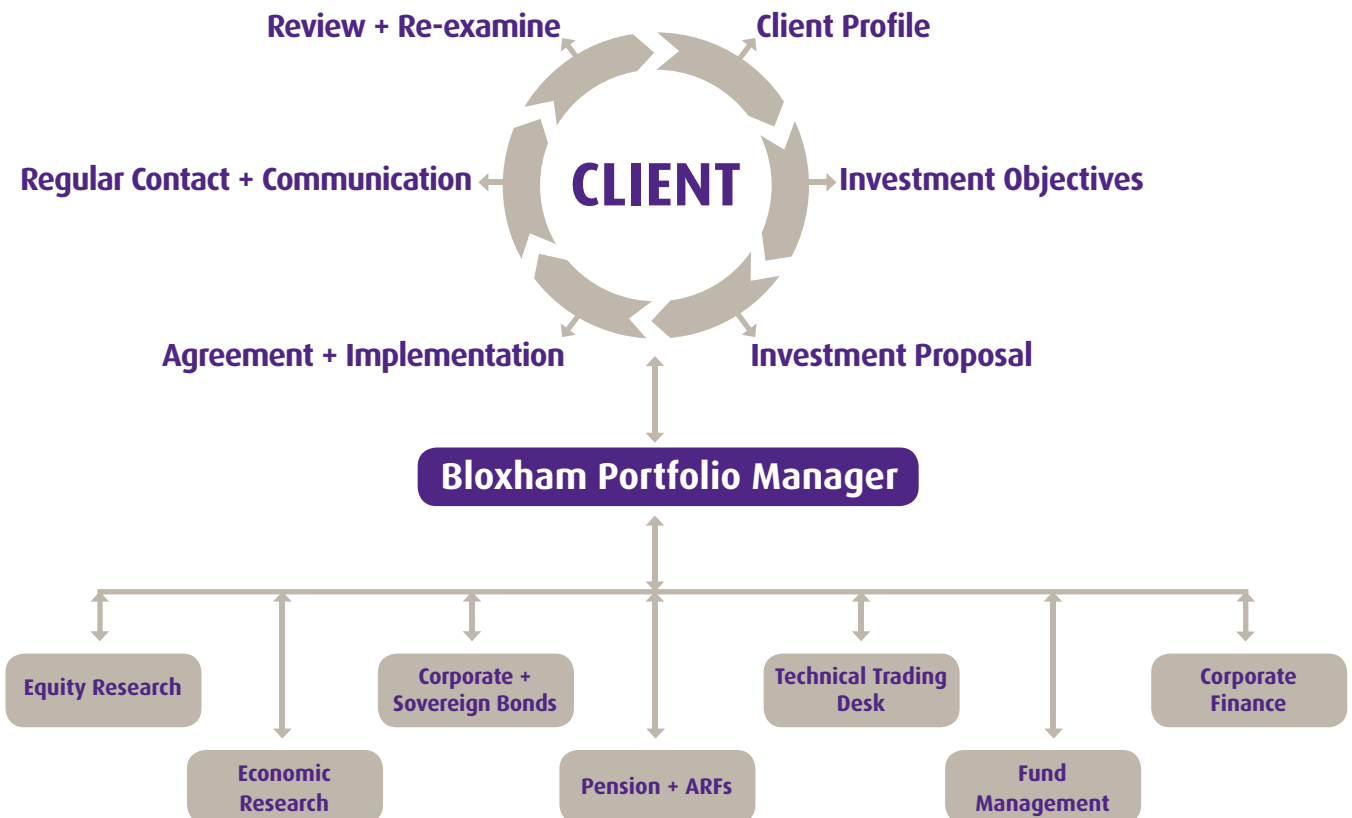


Pramit Ghose
Managing Partner

Bloxham
"Your bridge to the
financial markets"

Client Journey

When you invest with Bloxham you will have a dedicated portfolio manager who will look after your specific individual financial requirements. With access to our various in-house expertise your portfolio manager will be **Your** bridge to the financial markets.



Portfolio Management



The Bloxham Private Client team is dedicated to providing you with excellent service and dedicated support. You will have access to a single point of contact through your portfolio manager who will work with you to build an investment portfolio tailored to your immediate and future needs.

In doing so, we have the support of our experienced analysts and economist along with the Private Client Support team and the Bloxham Asset Management division. Once we have established your investment objectives and attitude to risk, we will create a portfolio that can include cash, equities, bonds, ETFs and managed funds. You will be advised on recommended levels of asset and currency allocation and updated on any changes to these recommendations.

You will have a choice of the level of communication you receive from Bloxham. All clients receive quarterly valuations and a copy of our quarterly newsletter but you can also choose to receive daily and weekly updates from our research team as well as any updates following company meetings and earnings releases. You will also have control over the level of contact you receive from your portfolio manager.

There are two types of managed portfolio accounts:

Discretionary

With a discretionary account, your portfolio manager will take on responsibility for the day-to-day management of your portfolio, making all decisions involving trading and asset allocation. You can choose to be advised of all changes or to track the changes via your online portfolio view or quarterly valuations.

At the beginning of the consultation process, we will establish and document your investment objectives and parameters, making note of any specific preferences that you might have.

Suitability

- Discretionary accounts are suitable for those who do not wish to be involved in the decision making process.
- Minimum account size is €100,000
- Suitable for inexperienced investors who do not feel confident making investment decisions

Advisory

Clients who have an active interest in stock and bond markets might prefer to use an advisory account. Your portfolio manager will provide advice and suggestion regarding investments and allocation but the ultimate decision will be yours. No changes will be made to your account without clear instruction from you.

Your portfolio manager will be happy to contact you with suggested changes to your portfolio or to provide you with information on our latest investment suggestions.

Suitability

- Advisory accounts are suitable for those who want to take control of their investments
- Suitable for more experienced investors but also for the inexperienced who are keen to learn through expert advice
- Minimum account size €100,000

Execution Only Dealing

For those who want to take total control of their share dealing strategy, we introduce Execution Only Dealing. You make the decisions on what to buy and sell and at what price.

Benefits

- Timely execution of all orders given within trading hours
- Competitive commission charging structure
- Simple, concise account opening procedure
- Deal in domestic and international equities as well as ETFs and bonds
- Available as a once-off, occasional or active dealing service
- Available for 'at market' and 'limit' orders

Suitability

Execution only dealing will best suit clients who:

- Are familiar with stockmarkets and comfortable making investment decisions
- Do not require the advice of a portfolio manager
- Are willing to have all shareholdings deposited into Crest

Additional Information

- Orders can only be taken where stock/funds are available on the account
- All additional services are available on a pro rata basis only
- An annual account maintenance fee covering the administration of the account will apply

Bloxtrade

Bloxtrade is the specialised trading division within Bloxham. Clients of Bloxtrade tend to have a more short term focus on the market and our experienced team of brokers and analysts provide recommendations to clients on a range of shares, commodities and currencies. Not only do we provide long (buy) and short (sell) recommendations, we also provide clients with risk management strategies aimed at limiting downside.

Using our in-house systems and experienced technical analysts, we set up each trading recommendation with a target price that is subject to review and a stop loss price designed to limit downside risk. Bloxtrade's objective is to help traders better understand the market and to manage their trading portfolios in an unemotional and disciplined manner.

We offer clients the choice of having their trading funds managed on a discretionary basis by the Bloxtrade team or on an advisory basis, where we provide the trading ideas and the client decides which one to pick. We work with our advisory clients in managing trades through to conclusion.

For the purpose of trading, Bloxham advises clients to use Contracts for Difference (CFD). The benefits of CFDs include:

- facilitates dealing in shares, currencies and commodities e.g. Gold and Oil
- allows clients take long (buy) and sell (short) positions depending on market direction
- no stamp duty is charged
- dealing charges are lower
- clients have online access to their accounts



Retirement Planning

Retirement planning is an important issue for everyone and there are a range of options available to individuals. Our portfolio managers, in conjunction with our pension department, can advise you on the investments and structures that best suit your needs.

Pre Retirement

Self Directed Pensions

You can open a pension portfolio account with Bloxham. A Life Company will provide the pension administration while Bloxham will manage the portfolio and give investment advice. You will have the benefit of a one to one relationship with your portfolio manager.

A self-directed pension account allows you to have more control over your investments as well as providing the flexibility to alter the structure of your pension fund investments at any time.

Self Administered Pensions

At Bloxham, we provide access to share dealing through your self-administered pension. You can choose to operate a self-administered pension through your own Pensioneer Trustee, or we can organise for a Pensioneer Trustee to be appointed. Bloxham will manage the portfolio and the Pensioneer Trustee will deal with the structure and regulatory compliance.

Post Retirement

ARFs

There are two main Approved Retirement Fund (ARF) structures in the market as an alternative to an annuity. Bloxham advises on both types of structure and your portfolio manager will be happy to suggest an appropriate strategy for you.

Individual Investment Portfolio

This is a self-directed ARF that allows you to select the investments that will make up your portfolio and also gives you the flexibility to make changes to the portfolio at any time. Bloxham is a Qualifying Fund Manager (QFM) and will be responsible for administering the ARF.

You can invest in a wide range of investment instruments, such as:

- Shares
- Government bonds
- Corporate bonds
- Cash
- Unit trusts
- Pooled funds
- Exchange traded funds
- Tracker bonds

Unit Funds

A number of the Bloxham managed funds are available as unitised ARFs – namely the High Yield, Contrarian, Intrinsic Value, Discovery, Global Alpha, Logic and Trilogy Funds.



Asset Management

Our Asset Management team is involved in the development and ongoing management of investment funds.

We aim to add value for investors through objective analysis and innovative strategic thought.

Our team has a strong background in product development and investment management and combines traditional investment vehicles with new ideas in building client solutions.

Our specialist range of funds can be used individually to complement your existing investments or can be used together to satisfy your entire equity investment. In working with private clients to develop share portfolios, we have found that style based investment makes more sense to investors. Since few have a real understanding of international economics, choosing an investment portfolio from a list of regional equity funds can be daunting. In our style based funds, region is secondary and the nature of the stock or its business is most important.

Our Funds:

- High Yield – Invests in strong stocks with above average dividend yields
- Intrinsic Value – Holds stocks in companies with strong brands and sustainable businesses
- Contrarian – Buys out of favour blue chip stocks and trades them for a bounce
- Discovery – Invests primarily in medium sized Pan European and US companies to achieve long-term capital growth
- LOGIC – An actively managed mix of funds chosen from the extensive Irish Life range
- Trilogy II – The fund is composed of three parts: Geared property, High Yield equities and Corporate Bonds
- Global Alpha – Invests in funds managed by the most talented managers
- Geared High Yield – Offers a unique opportunity to use the low cost of borrowing to invest in an attractive portfolio of high yielding equities

Private Client Support

Our Private Client Support team will take care of the administration and paperwork involved in share ownership to compliment the management of your portfolio. The team is on hand to answer any queries you have and to provide you with benefit of their knowledge and experience. The services provided as part of your managed portfolio include:

- Initial account set up
- Transfer of holdings from other brokers
- Valuations
- Corporate actions
- Transaction statements
- Quarterly reports
- Replacement & amendment of certificates
- Consolidated tax vouchers
- Historic price & holding information
- Safe custody
- AGM & EGM attendance
- Online access



Meet the Private Client team

Front row/Left to right: Ruth Lambkin, Joy Callendar, Vincent Leonard, Pramit Ghose, Paddy Finnegan, Angus McDonnell, Janet O'Byrne

Back row/Left to right: Daniel Kiely, Mick Dunne, Shane O'Toole, Paul Harney, Michael Clarke, Peter Rice, Gareth Walsh, Andrew MacCarthy, Graham O'Donoghue, James McGoldrick, Colin Travers, Ciaran Duffy



Head Office

2/3 Exchange Place, IFSC,
Dublin 1, Ireland
DX no: 64
Tel: +353 (0)1 611 9200
Fax: +353 (0)1 829 1877

Cork

86 South Mall, Cork, Ireland
DX no: 2008
Tel: +353 (0)21 490 6500
Fax: +353 (0)21 427 6036

Limerick

100 O'Connell Street, Limerick,
Ireland
DX no: 3046
Tel: +353 (0)61 414 065
Fax: +353 (0)61 419 750

Account queries

Private Client Services
Tel: +353 (0)1 611 9400
Email: pcs@bloxham.ie

info@bloxham.ie

www.bloxham.ie