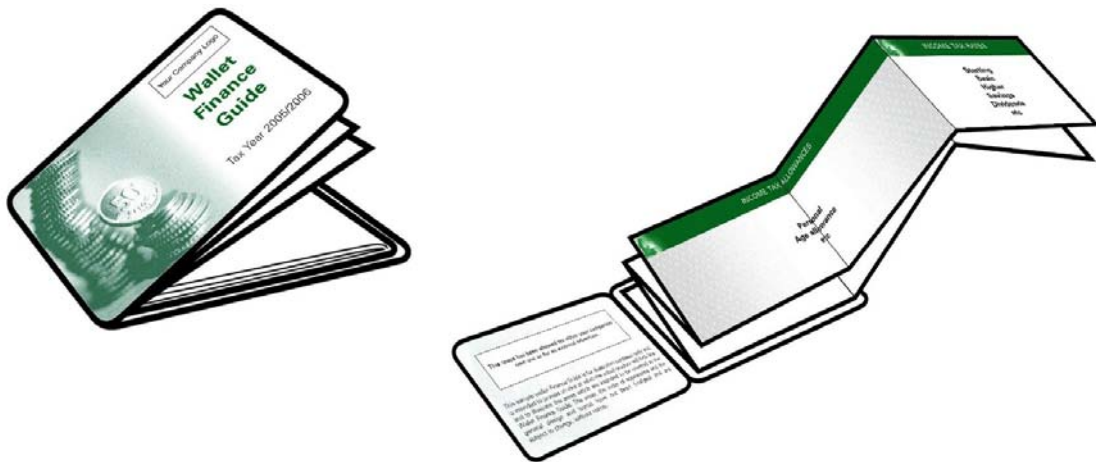


**Offer Extended to  
31st December 2006**

4, The Willows  
Mill Farm Courtyard  
Beachampton  
Milton Keynes  
MK19 6DS

**The New Wallet Finance Guide (2006/07)**  
**Exclusively available to clients of**  
**Palladium Solutions Ltd**

Tel: +44 (0) 1908 566800  
Fax: +44 (0) 1908 566802  
Email: info@palladiumsolutions.com  
Web: www.palladiumsolutions.com



The above picture is for illustrative purposes only and is not intended to represent the Wallet Finance Guide.

## *What is the Wallet Finance Guide?*

The *Wallet Finance Guide* is a unique new product that provides a wealth of financial information in a package that takes up a similar area to a credit card and is only slightly thicker. By using a patented design that Palladium Solutions have an exclusive licence agreement to use, together with the technical expertise Palladium Solutions has in conveying financial information, the new *Wallet Finance Guide* takes Tax & Financial cards to a new level. The *Wallet Finance Guide* has all the information you would typically find on conventional Tax & Financial Cards, but adds a huge range of other information that is needed for Financial Planning. This includes details on most of the major retail investments available, concise and user friendly information on trusts, an investment growth calculator plus much more. All this in a package that can be folded up so that it easily fits in a wallet or purse but opens up to convey a wealth of information as shown on the front page.

## *The Benefits*

- The unique design, together with the quality of information contained in the *Wallet Finance Guide* makes it the perfect tool for communicating and educating customers.
- Due to its compact size, the *Wallet Finance Guide* is something that many people will carry on their person providing them with a constant reminder of the company that gave it to them.
- The quality of the *Wallet Finance Guide* should result in a shelf life of nearly a year and, it is unlikely to be discarded by clients.
- Importantly due to the wealth of information in the *Wallet Finance Guide* and it's unique design, potential customers reading the guide will be prompted to contact the company that provided them with the card, for investment information on single premium bonds, ISAs, VCTs, pensions etc, as well as other related financial planning areas including, tax planning.
- The *Wallet Finance Guide* is an ideal way to promote a companies name and services.
- The *Wallet Finance Guide* should enhance a company's Public Relations profile and the company will be perceived to be taking the right steps towards educating the public.
- From placing the initial order through to completion the production of your companies individualised *Wallet Finance Guide* could not be simpler.
- While very informative, the information in the *Wallet Finance Guide* has been designed to be non contentious from a compliance standpoint. It is therefore factual rather than advisory.

### *Example uses for the Wallet Finance Guide*

Outlined below are just a few examples of how the *Wallet Finance Guide* can be used.

- **Independent Financial Advisers (IFAs)** - Due to the wide variety of information covered, it is the perfect tool to encourage clients to make contact with their IFA on all areas of financial planning, many of which they might not previously have been aware of.
- **IFA Networks** – *Wallet Finance Guides* can be made available to individual network members to distribute to their personal client base.
- **Client Mailings** - The perfect way for you to communicate with your client to let them know you are thinking about them and to provide them with a useful tool for the year or as an “add on” to an existing mailing to save costs.
- **Advisers / Direct Sales force** - It is an ideal tool to use at meetings, both as a point of reference and as a useful gift to clients.
- **Life offices** - Can send a *Wallet Finance Guide* to policyholders with any of a variety of mailings and also to the intermediaries the company deals with.
- **Fund Managers** – A useful enclosure to be sent with fund manager reports. It will help remind the investor of the importance of utilising their ISA allowance and also the importance of using their Capital Gains Tax allowance possibly by using collective investments. It will also show investors other ways to access funds such as through pensions and Single Premium Bonds.
- **Bank / Building societies** - Can use the *Wallet Finance Guides* as a tool to promote their services. The *Wallet Finance Guide* can be personalised for branch use.
- **Accountants** - The *Wallet Finance Guide* will make clients think of your firm’s expertise for all areas of tax work & planning.
- **Solicitors** - Clients will be reminded of the importance to have their Wills drawn up (or brought up to date) and general estate planning.

## *What is in the Wallet Finance Guide?*

The *Wallet Finance Guide* is packed with information to enable investors to plan their finances throughout the year. Outlined below are many of the proposed areas to be covered in the Guide. Importantly, this is subject to change. The list is not intended to be exhaustive or conclusive but is intended to give an idea of topics which might be covered.

- **Income Tax** - allowances, rates, age allowance....
- **Capital Gains Tax** - rates, identification, exemptions, taper relief....
- **National Insurance** – employees/ employers rates, different classes....
- **Inheritance Tax** - rates, taper relief, exemptions, gifting summary....
- **Stamp Duty** - residential, non residential, transfer of shares....
- **Corporation Tax** - rates, capital allowances....
- **Investment Growth Calculator** - A simple ready reckoner to show the growth of investments at different rates & over different terms.
- **Benefits** - state, Social Security, credits, pensions....
- **ISAs** - eligibility, classes, limits, pep transfers....
- **Single Premium Bonds** - tax rates, 5% allowance, top slicing, chargeable gains, offshore....
- **Tax efficient investments** - VCT, EIS, EZT, National Savings, Limits, Income tax, CGT....
- **Pensions** - basics, contribution limits, A-Day....
- **Trusts** - types, taxation, general details, child trust fund....
- **Intestacy**- rules summary
- **Motoring** - car, fuel benefits....
- **Annuities** - types, tax treatment....
- **UT / OEIC / IT** – general summary, tax treatment....
- **Offshore funds** - general summary, tax treatment....
- **Important Dates** - Self Assessment, tax year, investment deadlines....

### *The Details*

- The content will be produced by Palladium Solutions Ltd.
- Changes announced in the March 2006 Budget, are included in the *Wallet Finance Guide*.
- The multi folded pocket size card is on an exclusive licence to Palladium Solutions Ltd.
- Cover dimensions (i.e. full package) - 85mm wide, 55mm high, 2mm thick
- Inside Text sheet - This consists of 36 (1 not visible) mini pages (18 on each side). Each mini page is 80mm wide and 50mm high.
- The inside Text Pages can not be changed except by special order.
- There is a standard design for the inside cover, and the front & back covers. The front & back covers can be personalised with contact details, logo etc.
- It is possible to have a totally individual cover designed specially for your company.
- All orders need to be placed by 31<sup>st</sup> December 2006.

### *Prices & Options*

Please contact Palladium Solutions who will be pleased to discuss your requirements and provide you with a personal quote.

**How Do I take things forward?**

To discuss your requirements and take things further, please contact Michael Aaron or Stephen Aaron at the address below:

Palladium Solutions Ltd  
4, The Willows  
Mill Farm Courtyard  
Beachampton  
Milton Keynes  
MK19 6DS

Email: info@palladiumsolutions.com  
Web: www.palladiumsolutions.com

Tel: 01908 566800  
Fax: 01908 566802

**All orders for the Wallet Finance Guide will be provided in accordance with the Palladium Solutions Ltd “Terms and conditions” which will be made available, on request, together with the Wallet Finance Guide Order Form.**

