



TailorMade
ALTERNATIVE INVESTMENTS
The choice is yours...

Consider the alternatives...



...the choice is yours



Company Objective

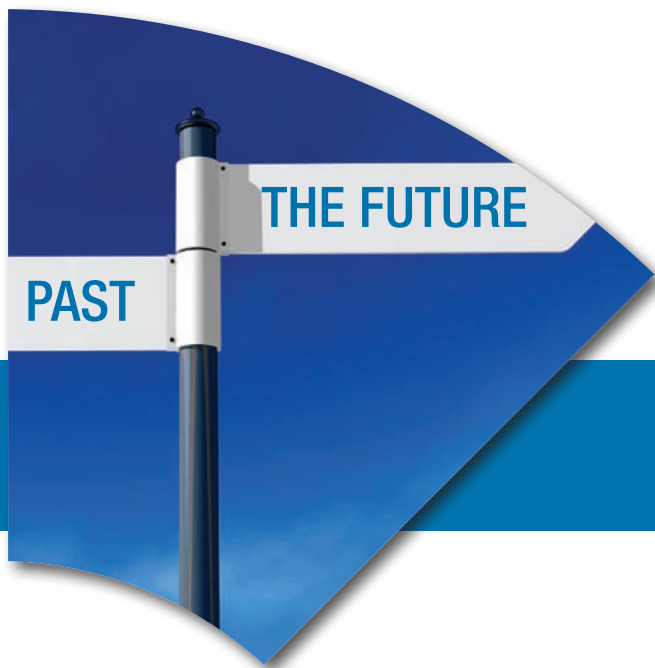


“To inform, encourage and assist clients to take control of, and responsibility for, their savings and retirement planning needs, by providing products and services they want, in a fair and transparent manner.”

Alternative Investments Content



4	Introduction
6 - 7	Harlequin Property
8 - 9	Store First Burnley
10 - 11	SCS Farmland
12 - 13	Fractional Property Ownership (Crete)
14 - 15	Green Oil Plantations
16 - 17	Physical Gold
18	Notes Page
19	Disclaimer
20	TailorMade SIPP Ltd



Introduction

Part of the TailorMade group of companies, TailorMade Alternative Investments was launched to cater for the growing demand for alternative investments to play an increasing part in Client's investment and retirement planning strategies.

Due to the perceived lack of value for money (i.e. performance achieved in relation to charging structures) and the prospect of low interest rates for the foreseeable future, classic fund based pension and investments are fast becoming a thing of the **PAST**.

TailorMade Alternative Investments open doors to new investment opportunities providing Clients with **DIRECT** access to a **DIVERSE** portfolio of alternative investments, rather than through traditional fund based routes. This cuts out some of the associated costs and can help provide true diversification in a variety of asset classes, stabilising an investment portfolio in volatile times.

Within this ever changing economic landscape, both private and institutional investors strive to identify the best sectors and niches in which to invest their **FUTURE**.

Amongst the most popular, one can name real estate, commercial property, commodities, land, farmland, renewable energy and fractional property ownership.

Take a look at our current range of products, all of which can be accessed using personal or pension funds via a SIPP (Self Invested Personal Pension).

Alternative Investment Harlequin Property



Investment Summary

Harlequin property is one of the UK's leading international property investment companies. It provides the opportunity to invest in FREEHOLD properties by Harlequin Hotels and Resorts, a company which specialises in creating the finest luxury resorts in spectacular locations in the Caribbean Islands of:

- St. Lucia
- St. Vincent
- Barbados
- Dominican Republic

Properties range from well appointed Studios to luxury Villas all with the high standards of building specifications you would expect from a five star resort. Stunning properties in fabulous locations with the potential for high capital growth supported by excellent rental potential.

A truly exceptional investment opportunity, which can be accessed from £30,000 using personal or pension funds via a SIPP (Self Invested Personal Pension).

Why Invest

Discounted Price - Prices are already significantly lower than comparable investment properties currently on the market, generally between 25 – 50% lower than market value.

Guaranteed Returns - Guaranteed income of 10% of the initial purchase price for 2, 5 or 10 years, followed in subsequent years by an equal share with the management company of room revenues received.

Potential Returns - Resorts will have the best design, amenities, management and marketing to bring the best possible rental and occupancy rates, in year round, established tourist destinations.

Fully Managed Investment - Management team appointed with an excellent reputation and proven track record managing five star hotels worldwide. Therefore, the day-to-day running of your asset is coordinated on your behalf, making this a truly hands off investment.

Corporate Partners - Globally recognised leading brands have chosen to collaborate with Harlequin. These high profile marketing relationships add value to the brand and the anticipated returns. Therefore all parties are working towards the success of the investment.

Investor Protection

Reputable Developer - Harlequin Hotels & Resorts a market leader in the Caribbean with 6 current projects.

Delivery - The recently opened project Buccament Bay Beach Resort, in St Vincent & The Grenadines, is currently promoted by Expedia, Kuoni, Hotels.com, Hays & Jarvis, SAGA, Virgin and many others.

Financially Secure - Harlequin is a debt free business, with no bank borrowing on any of their sites. It is therefore in a financially secure position, an unusual situation in these uncertain times.



Associated Brands

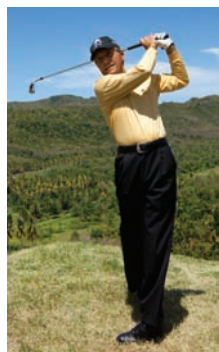
Appointed to maximise the success of the resorts...



Harlequin Hotels & Resorts
Harlequin Hotels & Resorts specialises in creating luxury 5 star spa resorts in the best Caribbean locations for property investment which will deliver excellent long term returns.



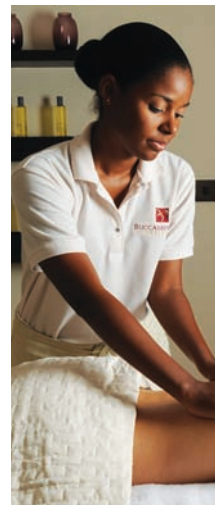
Liverpool Football Club Soccer Schools
We are delighted to announce that Harlequin Hotels & Resorts and Liverpool Football Club have signed an agreement to open Liverpool F C Soccer Schools at all of their Caribbean resorts.



Gary Player Golf Marquis resort on St Lucia.
Harlequin Hotels and Resorts are delighted to announce that they have recently teamed up with golfing legend Gary Player to build the first truly authentic Gary Player Golf Hotel anywhere in the world at The Marquis Estate on St. Lucia.



Pat Cash Tennis Academy
Harlequin Hotels & Resorts have signed contracts with Pat Cash to bring the Pat Cash Tennis Academy to all of their Caribbean resorts.



ESPA
Harlequin Hotels & Resorts has signed a contract with leading international spa brand, ESPA, for them to design and operate the spas in each of its resorts. ESPA's team will work with Harlequin to create a unique spa concept and menu of treatments that will be perfectly suited to the resorts. The first spa will be created at Buccament Bay.

Disclaimer ▶ Please note, rental income is only guaranteed within the first 2, 5 or 10 years from completion. Rental returns after these periods will be determined by the occupancy and room rates obtained by the hotel. This could be important, as you may be reliant on this income to repay a loan attached to the property purchase. Please also note that these properties are mostly off-plan and are therefore not yet built. This means that there will be a period of time before completion on your property is possible.

This is an investment into an overseas commercial property, which should be considered illiquid. This means that it may take longer to access your capital, than other, more traditional investments, while you wait to re-sell your property.

Commercial property prices can fall as well as rise, therefore the capital value of your investment could go down as well as up.

You may also be exposed to the risk of currency exchange rate fluctuations.

For further information, about the benefits and risks associated with this investment product, please refer to the individual product brochure, or your Agent. Please also read the Disclaimer on Page 19.



Alternative Investment Store First Ltd

Investment Summary

Store First Ltd is pleased to offer the first affordable self-storage commercial property investment to be released into the UK.

Self-Storage was first established in the UK in 1980's, initially in the London area. The industry has grown steadily in the UK and for the five years to 2009 has recorded growth rates of between 8% and 15% per annum. Demand for storage facilities has historically exceeded all targeted projections and is still increasing strongly. In comparison, other commercial property sectors have seen a sharp decline since 2008 due to the recession and subsequent economic slowdown.

Store First Ltd is offering investors the opportunity to invest in their flagship self-storage facility located in Burnley, Lancashire. With low minimum investment levels and guaranteed returns, this is a low cost, high yield, hassle free investment.

Investors can buy into this commercial property investment using personal funds or pension funds via a SIPP (self invested personal pension).

Why Invest

Investors have the opportunity to invest in Store First's flagship site, located in Burnley on the Empire Business Park. Investors purchase a long-leasehold (minimum 250 years) on a storage unit (Storepod) from Store First Limited.

Investors then have the following options:

- Leave the storepod vacant or use it for their own storage needs*

- Let the storepod out privately
- Appoint Store First Management Ltd as the letting agent or agent of their own choice as the letting agent
- Sub-lease the storepod back to Store First Ltd for a fixed period of six years
- Investors can sell, assign or sub-let their storepod at any time

Investment levels start at £7,500 for 50 Sq. /Ft. and then can be increased in increments of 25 Sq. / Ft. (£3,750). The site is fully operational and opened at the beginning of 2012 with strong levels of occupancy and enquiries even before Store First began their marketing campaign.

Lease Back Agreement

If investors choose to enter into an agreement to Sub-lease the storepod back to Store First Ltd they will received a fixed annual return, guaranteed at 8% for years one and two and forecast to be fixed at 10% for years three and four and 12% for years five and six.

“ Self Storage is the fastest growing commercial property sector in the UK today ”

Investment Return

Example

Year 1	8%	(Guaranteed return)
Year 2	8%	(Guaranteed return)
Year 3	10%	(Forecasted return)
Year 4	10%	(Forecasted return)
Year 5	12%	(Forecasted return)
Year 6	12%	(Forecasted return)

Defined Exit

Investors can sell, assign or sub-let their storepod at any time and we anticipate that there will be a strong secondary market in storepods as other investors look for high yielding commercial property investments.

We are also pleased to be able to offer clients a defined exit: in year 5, investors can enter into a buy-back option. Under the terms of this scheme, Store First Management Ltd will buy the Storepod back from the investor at the original price paid within the following 5 years. This is a unique offer in the market place and we are happy to be able to offer a defined exit route to our investors.

Investor Protection

Security for Investors

- Fixed annual returns
- Guaranteed returns of 8% net in years 1 & 2, with the funds to pay this held in escrow
- Option of a 6 year leaseback agreement, with upwards only rental reviews and break clauses every 2 years
- Investors are free to sell their storepod at any time
- The buildings and contents are covered by a fully comprehensive insurance policy from Brit Insurance a subsidiary of Lloyds of London.
- The property is registered in the investor's name on a single title deed at the UK Land Registry
- This is a UK investment covered by UK regulations and UK law

- Ownership of a physical underlying asset - a commercial self-storage unit – with a strong resale value.
- The investor has complete day to day control over management; through the provision of break clauses in the sub-lease, they can appoint another management company or manage the storepod themselves. If held outside of a SIPP they can also utilise the unit themselves.

Why Store First?

Store First offer a value added service to end users that is both cheaper and higher quality than their competitors:

- Store First are able to offer their storage space at least 30% cheaper than their competitors.
- All of the sites will have office facilities, breakout areas, packaging facilities and van hire, goods pick up service, forklift truck facility and reception areas.
- Every site has 24 hour digital CCTV and a state of the art alarm system installed. Coded electric gates, perimeter security fencing, smoke detectors and fire alarms are fitted as standard to protect customer's belongings
- Tenants have the use of a PO Box Address along with private meeting rooms, office space, free Wi-Fi, and in and out bound mail services
- Risk assessments are conducted in conjunction with the fire service and local authorities Store first have partnered with Sagar insurance to provide cover for tenants' contents

*Please note the storepod cannot be used for personal storage needs if investing using pension funds via a SIPP.

Disclaimer ▶

Please note, rental income is only guaranteed for the first 2 years from completion. Thereafter, occupancy levels will determine the actual rental income received.

This is an investment into a commercial property, which should be considered illiquid. This means that it may take longer to access your capital than other, more traditional investments while you wait to re-sell your property.

Commercial property prices can fall and rise, therefore the capital value of your investment could go down as well as up.

For further information, about the benefits and risks associated with this investment product, please refer to the individual product brochure, or your Agent. Please also read the Disclaimer on Page 19.

Alternative Investment SCS Farmland



Investment Summary

Food Water and Energy SA (FWE) invites international Investors to purchase farmland in Argentina, from £12,000 using personal or pension funds via a SIPP (Self Invested Personal Pension), with the land being re-purchased in 5 years or 10 years, as the Investor chooses.

FWE own and manage 60,000 hectares of land in Northern Argentina. The two brothers who own FWE have owned and operated farmland for the last 28 years and have a wealth of farming experience. The land was inherited from their grandfather, so there is no debt attached to the land, and they are not raising funds to purchase further land. Instead the funds are used for bringing the land into production by installing new irrigation systems, access roads, storage facilities, crushing systems and other infrastructure. FWE simply want to get more of their land into production.

SCS Farmland has a track record of all investors being paid the agreed amounts, on time, since the investment was launched in 2007. Bank financing is very expensive in Argentina, so this model of paying predictable and sustainable returns to private investors makes a lot of sense for FWE.

Why Invest

Investment Return (5 year ownership)

Years 1 & 2 ___ 9%

Year 3 ___ 10%

Year 4 ___ 11%

Year 5 ___ 12%

FWE makes a final payment at the end of the 5 years of the original investment plus 15%.

Investment Return (10 year ownership)

Years 1 & 2 ___ 10%

Year 3 & 4 ___ 11%

Year 5 & 6 ___ 12%

Year 7 & 8 ___ 13%

Years 9 & 10 ___ 14%

FWE makes a final payment at the end of the 10 years of the original investment plus 40%.

Purchase - The Investor purchases a defined area of land at a discount of one third of its value using a very conservative, transparent method of land valuation.

Re - Purchase (Guaranteed Exit Strategy) -

FWE then offers to re-purchase the land either after 5 or 10 years as the Investor chooses, by means of making an annual payment each year, followed by a large final payment.

Sustainability of Investment - Argentina has an established agricultural economy and is one of the top three agricultural exporters globally. It has ideal growing conditions and produces two crops every year. FWE have structured the investment so that investors' returns can be paid out of the first harvest every year, leaving the second harvest as profit for FWE. With a



growing global population there is a huge demand for food and agriculture has been identified as a key investment theme for the future by many commentators.

Flexibility - Investors may sell their land, including the rights to the annual and final payments, at any time to third parties.

Investor Protection

Powerscourt Services Ltd is a UK based legal and financial consultancy that act as the investors' agent throughout the lifetime of the investment. Powerscourt have been involved in the investment since its inception and were instrumental in establishing the ownership structure. In the unlikely event of FWE defaulting on its obligations, then Powerscourt have the legal right to take ownership of the land and sell it in order to raise the funds to return capital and pay any returns due to investors.

In each phase of SCS Farmland, FWE set aside a quarter of the land as a reserve, to be sold on behalf of investors in addition to their own land, as another measure of in-built security. Finally, the land is sold to investors at approximately 30% below market value, providing a further level of security. With the additional hectares and discounted selling price, land values would have to fall by approximately 50% before investors would not get their money back in the event of a default.

“ The investor purchases a defined area of land at a discount of one third of its value using a very conservative, transparent method of land valuation ”

“ Farmland in Northern Argentina, traditionally the granary of the world, is highly fertile, producing 2 crops per year, and is only around 30% of the price of UK farmland ”

Disclaimer ▶

Please note, your investment capital will be tied up for either 5 or 10 years.

The price of land and crops can fall as well as rise and this could ultimately have an effect on the safety of your investment.

For further information, about the benefits and risks associated with this investment product, please refer to the individual product brochure, or your Agent. Please also read the Disclaimer on Page 19.



Alternative Investment Crete Property

Investment Summary

Rimondi Grand Resort & Spa is a boutique holiday resort located close to the harbour town of Rethymno, on the island of Crete. The Resort, which is under construction and due to open in the summer of 2012, allows investors to purchase a proportion of a suite and benefit from the income generated from the unit and any potential capital appreciation.

This type of joint ownership is often referred to as shared or fractional ownership and allows a number of unrelated parties to separately purchase a share of a property. The services of leading UK Trustees have been sought to ensure that this method of purchase is safe and legally secure.

Purchasing a suite at Rimondi Grand as a shared owner allows investors to access this high yielding asset class without the requirement of either a large capital investment or the liability of a mortgage to facilitate the purchase. Coupled with the low entry level, these factors also allow investors the potential to diversify their portfolio whilst doing so remains very affordable.

Commercial Property as an Investment

A high-yielding asset class which often requires far less involvement than traditional buy-to-let property. Investors can benefit from more aggressive management by professionals who are incentivised to maximise returns.

Suites at Rimondi Grand are classed as commercial property and therefore allow

investors to purchase via certain pension arrangements, such as a Self Invested Personal Pension (SIPP). By purchasing via these types of pensions, investors are also able to take advantage of the tax relief available on new contributions, income and capital growth.

Why Invest

Investors at Rimondi Grand Resort & Spa benefit from the following:

Discounted Price: Investors purchase at a significantly reduced price. On average this is approximately a 25% less than the equivalent leisure product (i.e. a client using the property personally). Therefore, investors benefit from immediate equity.

High Yielding Asset: Investors may opt to receive a fixed 8% return for the initial two years of their investment. Projected on-going rental income is forecasted to be between 8-10% per annum.

In addition to rental income, investors should expect to see a return from an increase in the value of their capital over the mid to long term. The estimated annual return when taking extremely conservative assumptions of capital appreciation into account exceeds 15% per annum.

Affordability: Shared ownership allows investors to benefit from the advantages of this type of asset class without a requirement for finance or a large capital investment. For as little as €11,950 investors can benefit from



income generated by their asset and any potential growth in property prices, without the worry of servicing a mortgage.

Immediate Income: Payments have commenced for investors choosing the fixed income option therefore clients have an asset that generates them immediate income.

Tangible Asset from Day One: Whilst the resort as a whole is in the final stages of construction, individual properties are built. Therefore unlike traditional off-plan projects, investors hold a tangible asset from day one of their investment.

Defined or Flexible Exit: This is a flexible termed investment. No restrictions are placed on investors as to when they can sell their proportion of their property and the Real Estate office on Resort will assist clients in the onward sale of their asset.

Separately, investors are offered a fixed term option for a period of 5 years at which time their capital may be returned.

Investor Choice & Control: Investors maintain control over their investment with their initial and on-going property management choices. Investors also receive full voting rights over the Resort Management ensuring on-going satisfaction with the performance of all parties involved.

Investor Protection

The investment uses a UK Trust Structure, with industry leading Trustees appointed to act in

the interest of all parties involved. In addition to holding all properties in trust, the Trustees have overseen all purchase paperwork, carried out their own independent due-diligence on all parties involved and gathered the necessary legal opinions from UK and local lawyers, thus adding an additional layer of security to the purchase.

Please Note

A lifestyle product is also available at the higher cost of approximately €13,500. This entitles purchasers to spend 5 weeks per annum indefinitely at the Rimondi Grand or exchange this for weeks in a comparable hotel anywhere in the world via the exchange programme offered by Interval International (Not available via a SIPP).

Disclaimer ▶

Please note, rental income is only guaranteed within the first 2 years from completion. Rental returns after this period will be determined by the occupancy and room rates obtained by the hotel.

This is an investment into an overseas commercial property, which should be considered illiquid. This means that it may take longer, than other, more traditional investments for you to access your capital while you wait to re-sell your property. Your investment may be exposed to the risk of currency exchange rates.

Commercial property prices can fall and rise, therefore the capital value of your investment could go down as well as up. For further information, about the benefits and risks associated with this investment product, please refer to the individual product brochure, or your Agent. Please also read the Disclaimer on Page 19.



Alternative Investment Green Oil Plantations Ltd



Investment Summary

Green Oil Plantations offer investors the chance to participate in the development of a renewable energy project based in Queensland, Australia. Green Oil Plantations have planted over 140 hectares of *Millettia* trees which absorb over 7,000 tonnes of Carbon a year, helping to combat climate change.

The trees are harvested twice a year for green oil, which can be used as a source of energy in the same way as conventional fossil fuel. With global demand for energy growing every year and governments setting targets for the use of energy from renewables this is a market that is set to grow. For a minimum investment of £10,000 Investors can purchase leasehold plots of land using personal or pension funds via a SIPP (Self Invested Personal Pension).

Why Invest

Project Options - The rental return is paid annually to the landlord (IE the Investor) as illustrated below:

Investment Return (5 Year Project)

Year 1	5%
Year 2	10%
Year 3	13%
Year 4	15%
Year 5	17%

Green Oil Plantations makes a final payment at the end of the 5 years of the original investment plus 20%, giving a total return on investment of 80%

Investment Return (8 Year Project)

Year 1	4%
Year 2	8%
Year 3	12%
Year 4-8	17%

The total return on investment on the 8 year project is 109%

Re-Purchase (guaranteed exit strategy) -

Green Oil Plantation pay investors fixed annual payments and purchase the plantation back from the investor after a fixed term.

Why Australia

Green Oil Plantations is located in Queensland, in Northern Australia. Australia is a developed country and a secure investment location with a growing economy. As part of the obligations it agreed to at the Kyoto Protocol in 2009, the Australian government has committed to sourcing 20% of Australia's energy from renewable sources by the year 2020. More recently, they passed a law in 2011 that will implement a tax on carbon emissions, stimulating investment and demand in renewable energy. In addition, there is a large and established market for the plantations' side products, organic fertilizer and animal feed.



“ The world’s natural resources are finite ”

Sustainability of the Investment - Green Oil Plantations will intercrop to produce nitrogen, this assists soil fertility, weed control and provides a cash crop in selling the highly priced seed and hay. The seed residues, left after the oil extraction process, is a valuable livestock and fish food which is in high demand due to its high protein, nutrition, and digestibility levels.

Millettia prunings can be converted into high grade organic fertilizers and the bees that assist in pollination on the plantation produce in demand, premium honey.

A hectare of Millettia stores as much as 50 tonnes of carbon each year, so the plantation will qualify for carbon credits as an additional source of revenue. The green oil itself can be sold directly to refineries; refined and mixed with diesel to make bio-diesel and sold to oil companies or used to generate clean electricity which will be sold back to the grid.

Cutting Edge Plantation Management – Green Oil Plantations have partnered with Burman Biofuels, an Australian company with over 30 years’ experience in renewable energy who provide management and consultancy services to governments and businesses in over 100 countries. Burman Biofuels will operate the plantations, using the latest cultivation techniques to ensure the highest possible yields are achieved. Green Oil Plantations chosen crop,

Millettia, is a superior renewable energy crop, which absorbs more carbon and has a higher oil content than competitor crops such as Jatropha.

Investor Protection

The plantations are fully insured by a reputable insurer and the insurance covers full reinstatement costs and investors’ loss of income until the plantation is back into production. Investors own the land through a sub-lease and they are registered as owners at the Queensland Land Registry.

In the unlikely event that Green Oil Plantations cease trading, their independent UK based solicitors, Birchall Blackburn, will step in and appoint a liquidator to sell the plantation and return capital and any returns due to the investors.

Disclaimer ▶

Please note, your investment capital will be tied up for either 5 or 8 years.

The price of land and crops can fall as well as rise and this could ultimately have an effect on the safety of your investment.

For further information, about the benefits and risks associated with this investment product, please refer to the individual product brochure, or your Agent. Please also read the Disclaimer on Page 19.



Alternative Investment Physical Gold

Investment Summary

Investment into gold bars or coins using personal investment or pension funds via a SIPP (Self Invested Personal Pension)

Physical Gold Ltd. offers clients the opportunity to directly own physical gold - a tangible asset with intrinsic value and a secure store of wealth providing additional security and balance within a portfolio. Gold is a real asset, not a paper asset or promise to pay in the future.

Why Invest

Diversification – historically gold has not been correlated to stock markets, property and other commonly held assets. When these assets do badly, gold performs well working like an insurance policy within your portfolio and offsetting any losses.

Demand – demand for gold is high, with central banks diversifying their liquid assets away from US dollars and into gold. The central banks of rapidly developing countries such as the BRIC countries of Brazil, Russia, India and China are net buyers of gold. In addition, as the middle classes of the India, China and Asia grow their purchasing power is increasing and they have a tradition of saving into physical gold.

Performance – as investors around the world have looked for safety, the price of gold has increased with prices rising over 300% since 2001.

Tax Efficiency – all purchases of gold bullion

are VAT exempt in the UK. Gold bars are SIPP acceptable, providing up to 40% tax relief outside of a SIPP wrapper, UK gold coins such as Sovereigns and Britannias are still technically considered to be legal tender and therefore are Capital Gains Tax free.

Investor Protection

All of the gold is investment grade, or 995 parts gold per 1000 and investors will receive a contract and certificate of authenticity. As a directly owned, physical asset investors are free to sell the gold at any time to realise the value of their investment.

Investors can choose to take possession of the gold themselves, or Physical Gold Ltd. can arrange storage on the investors behalf in a fully insured, purpose built vault in the UK. The vault is operated by Viamat International and the cost of the storage is 1% of the value of the gold per year. Please note that under SIPP law, SIPP investors have to have the gold stored on their behalf and can only invest in gold bars, not coins.

“ Own a tangible asset,
not a promise! ”



The Company

Physical Gold Ltd's memberships and accreditations, help assure our clients that they have the respect of their industry and adhere to sound, business practices Investors can rely on.

They are proud members of the British Numismatic Trade Association (BNTA), the leading association for coin dealers in the UK. As such they operate under their strict code of ethics.

Their involvement with pension gold has led to membership of the National Association of Pension Funds (NAPF), which means they are kept up to date on all pension developments. All their pension bullion adheres to the strict SIPP regulations stipulated by HM Revenue & Customs.

Their supplier relationships are with accredited wholesale dealers, direct with gold assayers and direct trade membership with many of the world's mints, including The Royal Mint.

Please Note

The minimum investment amount using pension funds via a SIPP (Self Invested Personal Pension) is £3,000.

“ Record demand for gold and dwindling supplies provide a solid basis for investment. ”

Disclaimer ▶

Please note, the price of Gold can fall as well as rise. For further information, about the benefits and risks associated with this investment product, please refer to the individual product brochure, or your Agent. Please also read the Disclaimer on Page 19.

Disclaimer

IMPORTANT INFORMATION

TailorMade Alternative Investments Ltd. is part of the TailorMade Group of companies.

TailorMade Alternative Investments Ltd. is not regulated by the UK Financial Services Authority and is not authorised to provide investment, tax or legal advice.

Before making any investment decisions we recommend that you seek independent advice on all of the information contained within this brochure and within any documentation provided to you by the investment providers.

No investment should be entered into without sufficient due diligence. You need to satisfy yourself that the investment is right for you.

All investments have risks. The investments in this brochure do as well.

We have summarised some of the risks associated with each investment, but you must ensure that you understand the risks involved and that they are acceptable to you.

The value of your investment may rise or fall and you could lose all of your investment.

We cannot and do not guarantee the performance of any of the investments in this brochure in respect of income or growth.

There may be future requirements to pay additional monies to fund purchases or on-going fees or costs associated with the investment.

If your investment is in land, you should be aware that property investments are relatively illiquid when compared to other types of investment, and it could take some time to liquidate these types of investment.

If your investment is based overseas, the value, costs and returns from your investment may be affected by currency fluctuations. Changes in rates of exchange may have adverse effects on the value of your investment.

The information contained within this brochure is based upon current legislation. This could be subject to changes in the future and this may have an impact on your investment.

None of the investments in this brochure are classed as regulated investments. Neither are they collective investment schemes as defined in the Financial Services and Markets Act 2000 (section 235). This means that you will not have the protections afforded by the Financial Services Compensation Scheme and the Financial Ombudsman Service.

The purpose of this brochure is to provide you with a general outline and generic information in relation to our range of alternative investments. Nothing contained in the brochure should be taken as advice or endorsement of the investment or its suitability to meet your financial objectives or investment risk profile.

Although every care has been taken to make sure that the information in this brochure is accurate, we cannot accept any responsibility for mistakes or omissions.



What is a SIPP?

SIPP stands for Self Invested Personal Pension. Arguably the most prominent pension success story in recent years has been the popularity of the SIPP. SIPPs have grown in popularity despite traditional pensions hitting the headlines for usually the wrong reasons.

So, most types of pension funds can be transferred into a SIPP, these would include: Final salary pensions, personal pensions, 'contracted out' of SERPS funds (also known as 'protected rights'). Personal contributions can also be made into a SIPP on a regular or lump sum basis.

With many pension schemes underperforming in recent years, increasingly, people are taking a more proactive approach to retirement planning. By structuring some or all of your pension funds under a SIPP, you get control, diversification and flexibility of your retirement planning. However, a SIPP is not suitable for all people and is not the only option to consider.

Who are TailorMade SIPP?

TailorMade SIPP Limited is part of the TailorMade Group of companies. TailorMade SIPP Limited are an independent financial advisory company whose sole purpose is to offer advice on the merits of moving preserved pension schemes into a SIPP.

As a company they are authorised and regulated by the Financial Services Authority and as such are monitored strictly to ensure the advice they give is in their clients best long term interests.

TailorMade SIPP Ltd would urge anyone considering transferring preserved pension funds from their current arrangement(s) to a SIPP (or any other pension contract) to obtain professional advice from a qualified IFA (Independent Financial Adviser) before doing so.



Contact TailorMade SIPP
on: **01925 859 620**
or: **info@tm-sipp.com**

The choice is yours...

TailorMade House, Unit 1 Olympic Park, Olympic Way, Warrington, Cheshire WA2 0YL
Call: **01925 810 595** email: **info@tm-ai.com** or visit: **www.tm-ai.com**



TailorMade Alternative Investments Ltd. Registered in England and Wales. No: 7370453
Registered office: Vernon Road, Stoke-on-Trent, Staffordshire, ST4 2QY

