

Welcome

to a World of Advice

Convenience

Security

Nominee Accounts

BLOXHAM

Welcome to

Bloxham Nominee Accounts

At Bloxham, we believe that a successful business is based on successful personal relationships. This is why we continuously strive to improve our offering to you, making sure that you get access to the best personalised advice, research and service available. Your dedicated broker is on hand to answer any of your queries.

We aim to be your knowledge resource by providing you with information daily, weekly, monthly and quarterly. For additional speed, the majority of this research is sent out via email. We have also made a number of changes to Bloxham online, which allows you instant access to your portfolio. Also, we will continually add new exclusive products to the Bloxham offering. Our aim is to provide the best service for our clients and we encourage you to keep in contact with your broker for the latest information we offer.

Within the following pages, you'll find full details on the benefits of being a nominee account holder with Bloxham.

A handwritten signature in black ink, appearing to read 'Patrick Finnegan', written in a cursive style.

Patrick Finnegan,
Head of Private Clients

The Bloxham Nominee Account experience

One of the most significant reasons for choosing Bloxham is the fact that you will have access to a single point of contact through your personal Bloxham Broker, who will look after your portfolio and provide the continuity and full service experience that you demand. Moreover, as an independent firm, we are better positioned to provide you with unbiased advice on your portfolio, at your convenience and backed by all the securities that you need.

Advice

You will benefit from direct, one-to-one advice from your dedicated Bloxham Broker, who will make sure that your unique portfolio requirements are fully catered for and managed on a pro-active basis.

We can also act on your instructions immediately, resulting in competitive dealing and faster settlement for you.

Bloxham commit to sending you the extensive range of research, which we carry out on a continuous basis to ensure that you have all the information that you need to keep up to date on the markets.

Convenience

Bloxham handles all the paperwork and administration associated with share ownership for your additional convenience, including collection of dividends and dealing with corporate actions on your instructions.

We also maintain all of the necessary records for you; sending you a quarterly portfolio statement and production of your end-of-year Consolidated Tax Voucher (CTV) for your tax return.

Enjoy the added convenience of 24/7 access to your account through **Bloxham Online**.

Security

Bloxham's Nominee Account delivers the security of holding your shares electronically. It eliminates the need to manage your share certificates and avoids the nuisance and cost of replacing lost or misplaced certificates.

You will also have the reassurance and peace of mind of regulation by the Financial Regulator, and the increased privacy of having your shareholder details taken off public share registers.

Personal advice

from your broker

One-to-one Broker meetings

As well as having access to your Broker on a daily basis, or as often as you wish, Bloxham has an added service offering where you have the opportunity to sit down with your Broker on a one-to-one basis to discuss and review your portfolio. This allows you to react to any changes in your personal needs or circumstances and can be taken advantage of whenever it suits you.

Access to world-class Economists & Equity Strategists

Get access to our world-class Economist views in the convenience of your office, delivered to you through a series of conference calls and online webinars via our web-based service. These quarterly webinars will be hosted by our team of Economists and Equity Strategists, including:

Pramit Ghose, Head of Investment Strategy
Alan McQuaid, Chief Economist
The Equity Research Team

Kevin McConnell, Head of Research
Joe Gill, Director of Equity Research

Best in class knowledge resource

All Nominee Clients gain access to best in class Bloxham research, which is sent to you at regular intervals throughout the year. For additional speed, the majority of this research is sent out via e-mail, with the exception of your personalised Quarterly Valuation and Market Review, which is posted to you each quarter. The key research benefits that you will have access to are:

Daily

Economic Commentary
Irish Economy Watch

Weekly

Economic Summary
Update post CEO/CFO
Meetings
Trading Note
Private Client Snippets
from Pramit Ghose

Monthly

Economic Summary

Quarterly

Your personalised Quarterly
Valuations & Statement,
including a Market Report
Exclusive webinars with
Bloxham Economists
Economic e-newsletter

The convenience you're looking for

Added Convenience for you

Bloxham handles all the paperwork associated with share ownership including taking care of all the administration of Corporate Actions on your behalf. We collect and also pay your dividends to you when you want them, and in the **currency that suits you**.

We maintain all of the necessary records for you, sending you a quarterly portfolio statement and production of your end-of-year Consolidated Tax Voucher (CTV) which makes submitting your Income Tax Return so much easier.

Bloxham Online

You will have exclusive access to **Bloxham Online** to view a valuation profile of your portfolio - 24 hours a day, 365 days a year. You can check your cash balances at any time and have access to graphs by market sector and by holding.

Bloxham Online helps you keep track of your asset allocation and allows you to respond to changes brought about by market movements. If you require historical data, you can print up to 12 months worth of historical transactions in any of your managed accounts. All of this at a click of a button!

To access your account simply follow the instructions in the enclosed **Bloxham Online** Quick Start Guide.

NEW Exclusive Products

We are able to offer our Nominee Clients exclusive access to products and investment portfolios that are not available through anyone else in Ireland. Your Personal Bloxham Broker can provide you with more information about these highly attractive and relevant opportunities and we will continue to develop a wide range of innovative investment products to suit you.

Pension & Financial Planning

As a Nominee Client you will be offered the full range of exclusive pension vehicles, developed in association with Irish Life and Zurich, which are brought to you directly by your personal Bloxham Broker. You will also gain access to the Bloxham in-house funds, developed by Primit Ghose and exclusive to Bloxham. All designed with your convenience in mind.

Security

and peace of mind

Bloxham's Nominee Account is backed by the Bank of New York.

Bloxham's Nominee Account delivers the security of holding your shares electronically. A Nominee is a company created for the purpose of holding shares and other securities on behalf of investors.

Bloxham ensures your investments are held in the most secure environment possible. Pershing Securities International Limited (PSIL) is used to provide clearing, settlement and custody services to our clients. PSIL are wholly owned by the Bank of New York Mellon, who have a market capitalisation of \$41.5bn. They are the largest provider of wholesale securities in Europe, currently servicing assets with a value in excess of \$500bn. Being incorporated in Ireland, PSIL is also authorised by the Financial Regulator.

Our Nominee Company is registered as the legal owner of your shares and you will at all times remain the beneficial owner, while the Stockbroker (Nominee) handles administrative issues on your behalf.

Being a Nominee Account holder eliminates the need for you to manage your share certificates, and avoids the nuisance and cost of replacing lost or misplaced certificates. You also benefit from the increased privacy of having your shareholder details taken off public registers.

Schedule

of fees for Nominee Accounts

As a Bloxham Nominee Account holder, you will benefit from an unprecedented level of service that's being designed to your specific needs. Firstly, the charges are extremely competitive and offer you exceptional added value service when you consider the levels of advice, convenience and security which you will receive as a Nominee Account holder. Secondly, there is the satisfaction of knowing there are no hidden fees.

Our fee structure is laid out simply and transparently in the following section, so you'll know exactly how much you're paying for the Nominee Account service.

Portfolio Management Fee	1.25% p.a. payable on a quarterly basis
Minimum Charge	€1,000
Nominee Charges	Included in Management Fee
VAT Charges	All fees are subject to VAT at 21%

Commission Rates

Commission rates will be as follows:

- the first €25k will be at 1.5%
- above €25k will be at 0.75%
- a minimum charge of €100

So when it comes to personalised and tailored investment advice, and the ultimate in convenience and security, there really is only one choice - a Bloxham Nominee Account.

Want to know more?

To find out more about these benefits and services, please feel free to contact your personal Bloxham Broker directly or contact Private Clients Services on +353 (0) 1 611 9400.

For account queries,
please contact:
Private Client Services
Tel: +353 (0) 1 611 9400
Email: pcs@bloxham.ie

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

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

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

First time logon

To login to the **Bloxham Online** service, please go to the main Bloxham website www.bloxham.ie and click on the Private Client Login link. Alternatively, you can go to <http://online.bloxham.ie> and you will be taken directly to the login page.

Step 1

Enter your username, which is the same as your Bloxham account number and your password, which you should have received in the online letter we sent you. After you enter these, click "Next".

Username:	<input type="text" value="BCXXXXXX"/>
Password:	<input type="password" value="●●●●●●"/>
	<input type="button" value="Next"/>

Step 2

Choose a new password. The password must be at least 8 characters long and may contain letters and numbers.

Old Password:	<input type="password" value="●●●●●●"/>
New Password:	<input type="password" value="●●●●●●●●"/>
Confirm New Password:	<input type="password" value="●●●●●●"/>
	<input type="button" value="Update"/>

Step 3

Enter your account number and choose a special word. The next time you login you will be asked to enter 2 characters from your special word, so bear this in mind when choosing it. Your special word can be as short as 3 characters.

Client Ref:	<input type="text" value="BCXXXXXX"/>
Special Word:	<input type="password" value="●●●●●●"/>
Confirm Special Word:	<input type="password" value="●●●●●●"/>
	<input type="button" value="Update"/>

Step 4

Review the Terms and Conditions of the **Bloxham Online** service. If you are satisfied, click "Accept" to proceed.

<input type="button" value="Accept"/>	<input type="button" value="Decline"/>
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After clicking "Accept", you should be logged in and able to view your portfolio information. If you have any difficulty logging into your account, please contact us straight away. See overleaf for contact information.

Subsequent Logins

The first time you login, it's a four-step process since you need to choose a special word and password. On subsequent logins, it's a simpler process.

Step 1

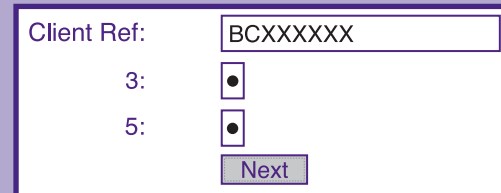
Enter your username (which is the same as your Bloxham account number) and password, then click "Next".



A screenshot of a login form. It has two input fields: "Username:" with the text "BCXXXXXX" and "Password:" with seven black dots. Below the fields is a "Next" button. An arrow points from this form to the Step 2 form.

Step 2

Enter your account number and the requested digits from your special word.



A screenshot of a login form. It has one input field: "Client Ref:" with the text "BCXXXXXX". Below it are two rows: "3:" with a radio button and "5:" with a radio button. Below these is a "Next" button.

Next steps

After you have logged in, feel free to explore the features of the **Bloxham Online** service. A user guide is also available under Site Help in the Help menu. An extended version of the User Guide as well as Frequently Asked Questions are available from the Private Client Services helpdesk which you can visit at <http://pcs.bloxham.ie>

For Assistance

If you have questions, concerns or comments about the **Bloxham Online** service, we want to hear from you. You can get help or give feedback by contacting Private Client Services:

email: pcs@bloxham.ie
phone: 01 611 9400
website: <http://pcs.bloxham.ie>

If you have any difficulty logging into your account, please contact us straight away. The **Bloxham Online** service requires the Internet Explorer browser. In order to print you will need to have Adobe Reader installed and set as the default PDF viewer. If you have a Windows PC, then it is probably set up like this by default.