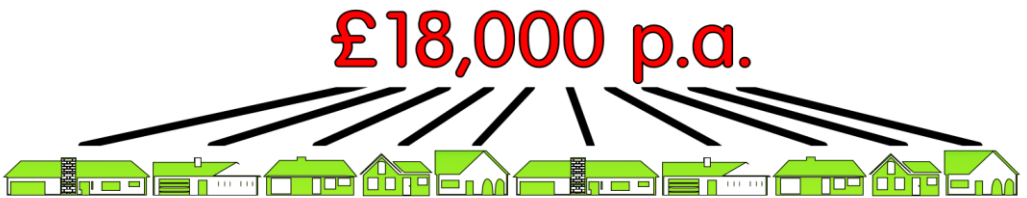


ACHIEVE FINANCIAL INDEPENDENCE

START YOUR OWN

FINANCIAL FREEDOM PROGRAMME

Recent events have demonstrated again that your financial freedom is too important to be left in the hands of the State or other large institutions. Being able to control your own income now and throughout your retirement years is essential, and here's one way to do it.



The Financial Freedom Programme

- starts with a valuable asset which appreciates over time
- goes on earning for you indefinitely, even for future generations
- is tax-efficient and inflation-proof
- requires minimal financial input from you
- offers flexibility in scale, timing and entry points
- enables you to choose your level of income

Your success depends on purchasing well, in the right location, and on efficient management. The FFP shows you how to do all this for yourself, or alternatively Giroma can find and manage the properties for you.

Why should I bother with the Financial Freedom Programme?

Because it will ensure an annual income for the rest of your life. You will control that income. YOU, not the Government or another profiteering institution, will be the one who decides how much income you want, how big to grow the business, and who will manage it.

I know nothing about running a rental portfolio. Can I still join the programme?

Certainly. Giroma provides a complete service for those who want it. In this way the FFP provides a truly passive income. It's true: horror stories abound. However, there are thousands of successful property portfolio owners in the UK whose stories seldom make the news. Their income is assured by demand and good management.

These are tough economic times. Is it wise to embark on this programme now?

Although the FFP can work in any financial climate, the current market is especially fruitful. The FFP is flexible, robust, recession-proof, inflation-proof and tax-efficient.

Is the programme only for people preparing to retire?

By no means! The FFP works well for people over 55 but even better for younger investors. If you join the programme in your 20s, your portfolio will keep growing, earning and appreciating throughout your life.

What funds do I need to enter the programme?

The minimum is £6,000 but for faster growth we suggest £25,000 plus. See the examples below.

Ms A has £6,000 and wants to buy her first property. If she qualifies for a mortgage, she can ask us to find her a property. We'll send her information about available properties and talk her through the buying process. We'll negotiate the deal so she buys a property with more than £6,000 equity and the ability to produce a monthly profit. Ms A can then ask us to manage the property for her, or do it herself.

Mr B owns property which he bought in the conventional way. He knows that to buy another property worth £100,000 he will have to spend at least £25,000 as a deposit plus legal costs and mortgage set-up costs. Instead he joins the FFP and we help him buy 4 properties with the £25k, thus quadrupling the power of his available funds. He also receives 4 times the rent, and because the price he paid is around 25% less than the current value of the property, he ends up with £100,000 equity. When property begins to appreciate again, the capital growth on his FFP properties is four-fold that of the property he bought in the usual way.

Mr and Mrs C have £50,000. They want to generate a retirement income that is outside the Government's immediate control. Through the FFP they buy 10 properties. Within 5 years their net rent has more than paid back their £50k investment, so using the same technique they buy 10 more properties. 10 years after joining the FFP they have a fully managed portfolio earning £60,000 net and keeping up with inflation.

Can I transfer funds into the FFP from one of Giroma's other programmes?

Yes. You can transfer funds from Beat the Bank, the Joint Venture Programme, and/or any other Giroma project in which you have invested.

How can I find out more about the FFP?

If you have access to the internet, visit www.giroma.co.uk/ffp

If you don't have access to the internet, phone Giroma on 01989 750 306 and ask for Rob or Bruce.