

LWM LONDON WEALTH
MANAGEMENT

An independent firm offering
financial planning led
investment management




What we do for clients

- » Financial planning led investment management.
- » One fee covers all management and advice.
- » No blanket emails to our client base – bespoke advice for individual clients.
- » No external shareholders – the people advising you manage the business.
- » Your investment manager is a member of the investment committee.

LWM evaluates your current situation and recommends where financial changes can be made to your planning strategy. Having agreed an initial plan, we maintain regular contact with our clients, ensuring an ongoing assessment of capacity for loss and regular discussions on attitude to risk. This ensures plans are consistently aligned to your financial priorities and objectives.

The following list outlines the key features of LWM's client proposition:

- » Discretionary Investment Management on an open architecture basis. LWM invests across many investment structures; including open ended collectives, individual companies and investment trusts.
- » Our investment philosophy of 'every client is an individual' leads to bespoke portfolios based around four model mandates.
- » Client monies are held at Pershing Securities Ltd, one of the largest private client custodians globally.
- » LWM will produce a Balance Sheet of all assets, liabilities, income and expenditure for every client. This will give you an up to date snapshot of your financial world and is reviewed and updated at each meeting.
- » Financial Planning and Investment Management plans are made with tax efficiency in mind including use of ISAs, Pension Planning and CGT management.
- » LWM helps set individual financial plans and sees itself as the lead adviser in trying to achieve a client's overall objectives. We are happy to liaise with your other advisers such as accountants or solicitors.
- » Quantitative data is received from S&P IQ and Morningstar amongst other sources.
- » Each client has a designated financial planner and investment manager.
- » We will not bombard you with blanket, impersonal emails and will only send information to you if it relates to your circumstances.
- » Production of tax documents – these can be sent directly to your accountant.
- » Cash management – advice on competitive rates and custodian risk.
- » Life assurance and protection advice.
- » LWM is happy to offer generic guidance to other members of your family.
- » Our charging structure is based on a long term relationship, with no up front fees. LWM does not impose exit penalties if clients wish to withdraw funds from LWM. Our custodian does charge a nominal administration fee for in specie transfers out.
- » Online valuations – access to your portfolio valuation 24/7 via a secure portal.
- » Cashflow modelling is available to clients.



Traditional values
with modern
perspectives

Investment management need not be headline grabbing

Risk has various connotations for investors.

These include:

- » Permanent loss of capital
- » Negative real returns
- » Volatility of capital values
- » Not meeting financial objectives

Through actively engaging with clients' financial assets and liabilities, LWM looks to mitigate perceptions of 'risk' whilst meeting your objectives.

Thinking backward. Looking forward.

LWM's discretionary investment management service for private client investment portfolios is built on the evaluation of an individual's **'Attitude to Investment Risk'** and **'Capacity for Loss'**.

Client specific portfolios are constructed with ranging risk and return characteristics to meet individual financial objectives.

An individual's capacity for loss is not a computer generated 'one size fits all policy'. LWMs combined **'financial planning led investment management'** approach addresses an individual's 'capacity for loss' and 'attitude to investment risk', while allowing for a financial plan to be achieved over a sustainable and realisable time horizon.

LWM combines statistical portfolio replication with thematic and fundamental research. This blend of art and science has to date enabled LWM to continually meet client expectations and invest capital for future eventualities.

As investment managers our mandate is to invest capital for clients future needs. This implies investment capital must remain consistently **forward looking**.


We study historical experiences and extrapolate information which can provide context to current market perceptions and biases; this analysis dictates portfolio construction. Analysis includes traditional asset class correlations, macro economic indicators and individual company research.

Asset class correlations must continually be monitored; simply applying historical perspectives is no longer a fail safe tool. The coined phrase 'Return Free Risk' when applied to the Government bond market is one such complexity for asset allocators.

Multi-Asset investing, with an understanding of asset-class correlations, reduces the volatility in valuations clients experience; enabling attainable financial plans to be constructed.

Bespoke valuation system

We have built our own software to give clients the information we anticipate they want to see, therefore enhancing how we interact with clients.



Know what
you own and
why you own it

Working with LWM

There is no limit on how much you contact us or number of meetings you want per annum. On average we see clients once or twice a year and will have regular email and phone contact between these dates.

Financial planning



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Client contact in a typical year

- » At least one annual meeting with your Financial Adviser and/or Investment Manager dependent on your specific requirements.
- » Advisers and support staff available via phone or email.
- » Half yearly valuations produced by the Custodian.
- » Online access of your Discretionary Investments 24/7 via a secure portal.

Important dates

January

- » Production of six monthly valuation to end of December – around 25th
- » Self assessment deadline – 31st

April

- » End of tax year – 5th
- » Beginning of tax year – 6th

June

- » Tax reports issued to all clients – around 10th

July

- » Production of six monthly valuation to end of June – around 25th
- » Self assessment payments on account due – 31st

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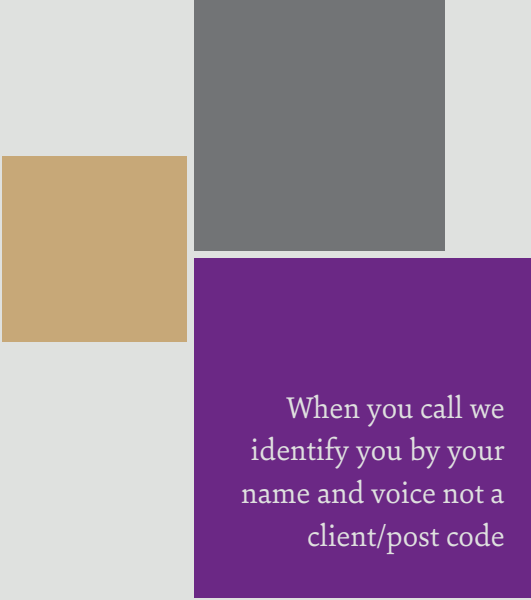
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London Wealth Management Limited is authorised and regulated by the Financial Conduct Authority.



When you call we
identify you by your
name and voice not a
client/post code