

# A Guide to our Services

**Financial engineering to meet  
your personal objectives**

- Advice for Life
- Financial plans engineered to meet personal objectives
- Completely independent
- Efficient and professional
- Built on trusted relationships
- The highest standards of financial advice and ethics

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# Welcome to Grosvenor Wealth Management

We can provide advice across the financial spectrum and we aim to build a long-term trusted relationship with you by advising, guiding, and developing your own financial knowledge.

Our priority is always to be approachable, listen carefully and then respond to your specific needs to achieve the financial outcome you are seeking.

- We will work with you to engineer an ambitious but achievable financial plan to build and protect your wealth, whatever the future brings.
- Clients come to us for honest guidance on how to handle some of life's biggest challenges, and to keep their finances in check. (We set ourselves high standards, yet we are pragmatic and take a sensible approach to your financial well-being.)
- We are a team of professionals, each member that supports you is proud of their honesty, integrity, and professionalism.

This guide is designed to explain the range of financial advice and wealth management services we provide, and how we blend these to create a comfortable and secure future for you and your family.






# Supporting financial decisions since 1999

**An independent financial advisory business, we remain a London based wealth manager with our Head Office in leafy Hertfordshire and offer the highest standards of financial advice available anywhere in the UK.**

- Most of our clients are professionals and business owners who are seeking a professional and expert approach to growing and protecting their investments, savings and pensions. We enjoy offering our expertise to an increasingly wider circle of clients from referrals and personal recommendations.
- We take a holistic and in-depth approach to financial planning. Although we aim to build long term relationships, we are often initially called upon for our expertise in specific areas such as pensions, investment management and estate planning, retirement, IHT, Mortgage and Inter-generational support for family relatives.
- We also work with professional connections to provide a holistic approach to problem solving to complement and enhance their own services.
- GWM Professional Connections work alongside and support professional relationships with a range of companies to ensure a positive outcome for their clients' wealth management needs.



In summary, we aim to build long term relationships with our clients, to help them achieve their financial goals efficiently and effectively and thoroughly enjoy what we do.

# The value of a Wealth Manager

**Our skills and expertise as Wealth Managers ensures that you can be more confident about achieving your financial objectives in life.**

Our affordable, coherent, and combined advisory services will help you to set ambitious but achievable financial goals. Our advice will help you reach these goals. Grosvenor Wealth Management also offers discretionary fund management alongside life-long financial advice which complements our expertise in all areas of financial advice.

**We'll create a Life Plan to meet you and your family's short, medium and long term needs.**

We will construct and monitor a Life Plan for you (available at an additional cost), which will chart a route to achieving your financial goals. This will include our extensive and independent advice on all personal financial matters.

Alternatively, we can simply provide technical advice and guidance to help you make your own financial decisions if this is all you need. Whatever flavour of wealth management you are seeking, we will deliver a service which is uniquely tailored to your needs and underpinned by our reputation for the highest standards of financial advice and ethics.

## Why is independence important?

**As Independent Financial Advisers, we research, analyse and combine suitable market-leading financial products from the entire financial marketplace for you.**

We actively monitor and use our influence as independent financial advisers to challenge product providers on their performance to ensure you receive the best possible outcome. We use this freedom to select suitable products which we know will meet your needs. We believe that anything less would not be in our clients' best interests.

## How do we support you?

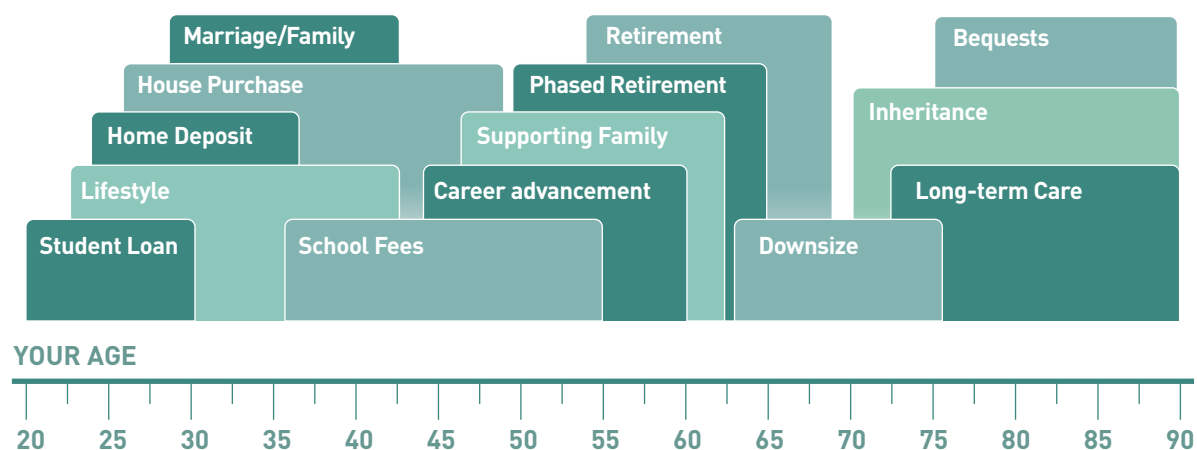
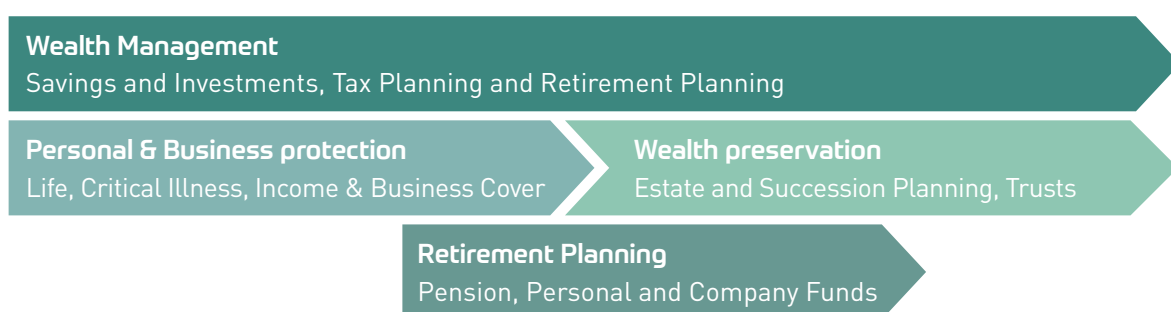
- We will firstly gain a comprehensive understanding of your circumstances and any financial arrangements that are already in place.
- We will then engineer a coherent and sustainable Life Plan which ensures the achievement of your short, medium and long term financial goals by blending our expertise in investment management, mortgages, retirement planning, tax planning inter-generational inheritance tax planning, and different forms of financial protection.
- We will oversee your arrangements and routinely make recommendations to amend and adapt your Life Plan if your circumstances change.
- If you would prefer a more targeted approach, we can provide independent financial advice in a single area, such as managing investments, planning for retirement or inheritance planning.
- From our experience a 'transactional approach' is rarely in our clients' best interests, although we will always try to accommodate your requirements. We will connect with your other professional advisers, such as your accountant, solicitor, and employer if relevant, to ensure the most effective outcome is achieved for you.

# Growing wealth alongside your Life Plans

- For most of us, during our lives we experience different 'financial events'. The diagram below illustrates some of the key events for which we need to plan for.
- As we experience these events we are faced with new financial challenges and consequences and need to make important financial decisions.
- Sometimes the financial decisions we make are the right ones, but handling money, ensuring it grows, whilst keeping it protected at the same time can be complex, time consuming and confusing.
- The risk is that you make decisions which are costly and lead to poor financial outcomes.
- Sometimes decisions are irreversible and can have a major impact on our lives.
- We can give you the confidence to make the right decisions.

- ✓ We help you look to the future and prepare now for each of life's financial events.
- ✓ Not only will we ensure you are ready, but we'll help you to take control of your financial future.
- ✓ We will work with you over your lifetime to ensure that your assets are protected, well managed and help you to achieve your life goals.

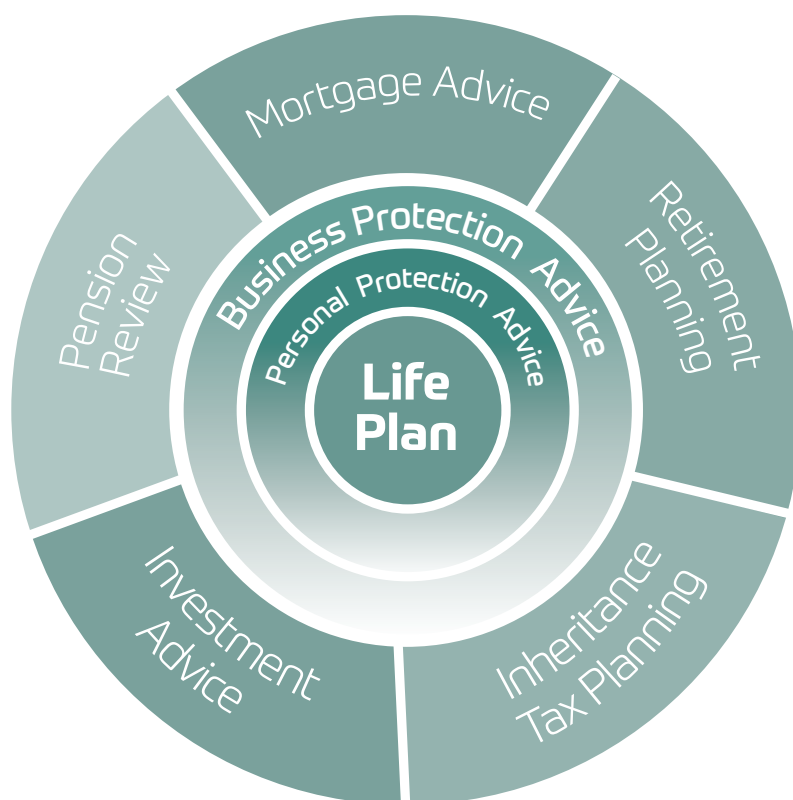
## How our wealth management supports you



# Your Life Plan

## How does it help my financial position?

- Our life planning process is designed to give you a clear picture of your financial future. Your Life Plan provides peace of mind that your financial objectives are achievable and your income is sustainable.
- All planning relies on present facts together with realistic assumptions about the future, matched against goals and aspirations.
- Your Life Plan is your personal financial map - to keep you on track and adjust as your circumstances and needs change. It ensures your assets are put to best use and you benefit from our range of financial advice over your lifetime.



## What is a Life Plan?

- Your long term needs require a robust and sustainable approach to financial planning. Life Plan is a form of financial engineering which delivers this.
- Your Life Plan allows us to provide a holistic advisory service which brings together a range of inter-linking financial services to address your long-term financial needs and goals.
- At its simplest level, your Life Plan projects forwards all your income, growth and all expenditure and will show whether you will run out of money.
- We use your Life Plan to test a range of decisions to find the 'best fit' to achieve your financial goals.
- Our wealth management advisers will then recommend, introduce and monitor appropriate financial products and investments aligned to your needs.

## How does it work?

- Your Life Plan starts with a base plan, which helps ensure that your standard of living is sustainable. We then introduce your goals and aspirations as events, such as retirement, funding house purchase for children, buying a new car, and equally they could be positive cash flows such as sale of a business, downsizing property to release equity, and so on.
- The plan also lets us model different rates of investment return, different price escalations and different investment conditions.
- We introduce 'what if' scenarios to consider different outcomes and financial remedies. By building in events, whether they are goals or inevitable circumstances, the Life Plan becomes personal and valuable.
- To achieve a coherent and coordinated financial solution, it's important to meet you at least annually to review your Life Plan; at the same time we will analyse the performance of your investment portfolio, to ensure it remains on track and aligned to your risk profile. We will then recommend any modifications as required.

# Our Protection Advice

## What is protection advice?

Our first priority will always be to ensure that you or your loved ones are not financially impacted because of a change in your health. Through our protection advice, we recommend an appropriate range of suitable and competitive financial products to exactly meet your family's future needs.

## How does it work?

We will work with you to understand the extent of your current lifetime income, including current and future earnings and pension income. We will consider with you the financial impact on you and your family of serious illness, disability or death. We will make recommendations concerning the type and level of

financial protection required depending on your precise needs. We would then identify competitive products and work within a budget to provide the optimal level of financial protection. Each year we will review your needs and make further recommendations if required to ensure full protection is maintained.

***“Attention to detail and  
nothing is ever too much trouble”***

*David, London*





# Our Investment Advice

## What is investment advice?

Our investment advice is central to providing sustainable Wealth Management and forms an integral part of your Life Plan.


## How does it work?

We will offer an investment portfolio for you using a wide range of investment solutions and either make investment decisions on your behalf or simply make investment recommendations. The choice is entirely yours.

We will ascertain your attitude to investment risk and capacity to absorb any market fluctuations and then construct an investment portfolio which is aligned to your risk profile.

We will monitor the performance and volatility of your portfolio. Our aim is always to balance any downside risk with the necessary investment return to fuel your Life Plan.

To achieve a coherent and co-ordinated financial solution, it's important to meet you at least annually to review your Life Plan. At the same time we will analyse the performance of your investment portfolio, to ensure it remains on track and aligned to your risk profile. We will then recommend any modifications as required.

A photograph of two cyclists riding mountain bikes along a dirt path in a forest. The path is covered with many small white flowers. The cyclists are wearing helmets and gear. The background shows tall trees and lush green foliage.

*"Grosvenor were the outstanding exception in doing what they promised without fuss and within the timescale promised. Thank you very much for your help. After the sale of another property later this year, we look forward to reinvesting the money with you."*

*Paul, London*



# Our Retirement Advice

## What is Retirement advice?

We find 'a comfortable retirement' is a common objective within our clients' Life Plan and naturally an essential component of our Wealth Management service.

## How does it work?

Your Life Plan brings together both the 'accumulation' and the 'decumulation' phases – to build sizeable pension funds and then draw benefits in the most tax-efficient and cost-effective manner. We achieve this by constructing the optimal investment portfolio combined with a single or blend of market leading retirement vehicles. We would prefer to form a long-term relationship with you and we would like to meet you regularly to review things,

to ensure things remain on track and to make any alterations as required.

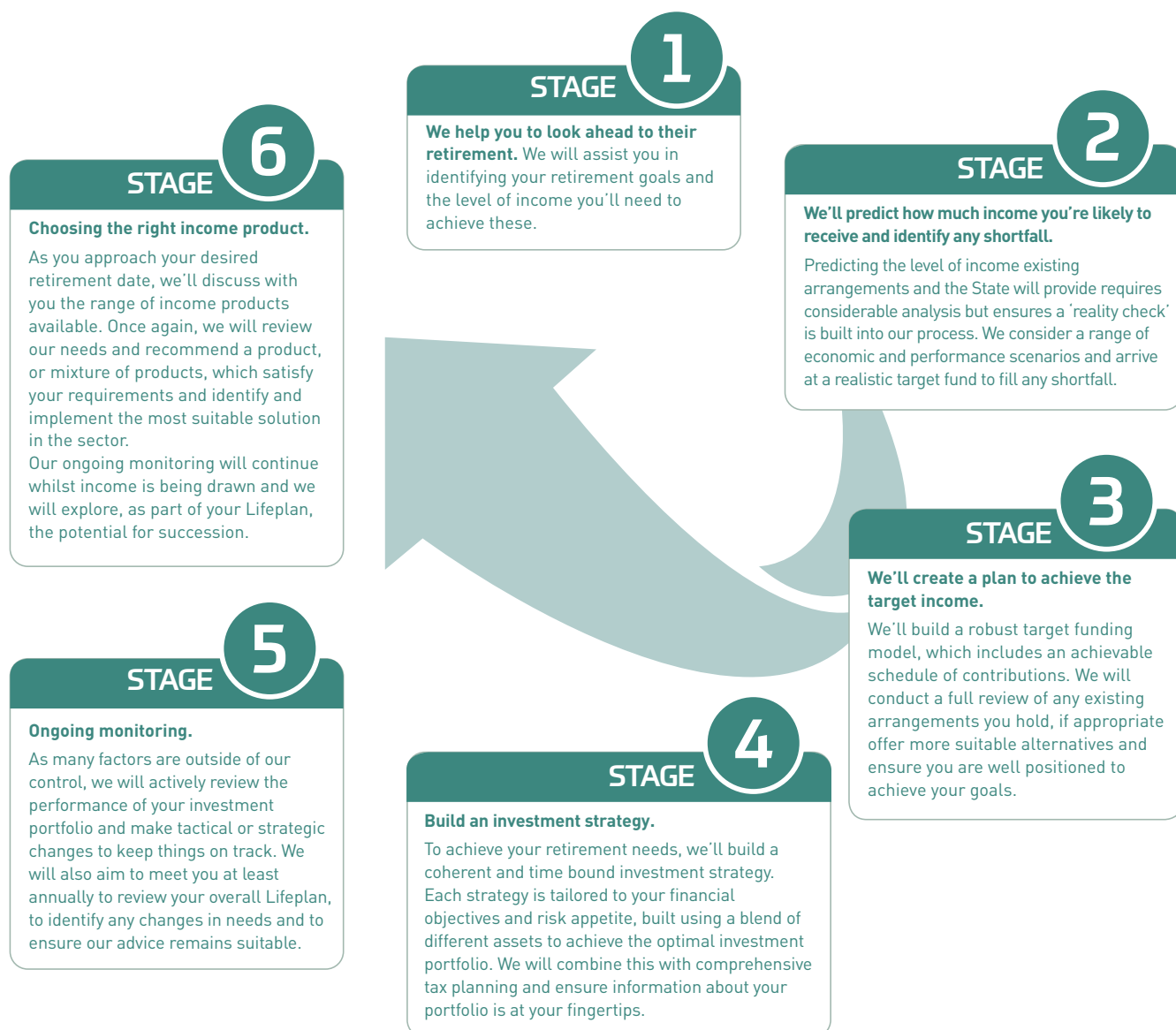
*The diagram on the next page explains our approach at high level. It comprises of distinct stages starting with goal setting and then choosing the right income vehicle and ongoing reviews leading up to and during your retirement.*

*"I feel empowered and more optimistic about moving on to the next phase of my life."*

*Edwin, London*



# The six stages of our retirement advice



## How does it help my financial position?

- Our team of independent financial advisers take an unhindered, structured and intelligent approach to helping you plan for your retirement.
- Our Retirement Advice will help you set clear and realistic retirement goals, evaluating any existing pension arrangements you hold and create a tailored funding plan to achieve these within your preferred time horizon.
- We will also ensure you have full visibility of your investment portfolio in both phases, by enabling you to have secure, real time information at your fingertips.
- We always ensure that your retirement savings are managed tax efficiently and aligned precisely with your short, medium and longer-term needs.



# Our Inheritance Advice

## What is inheritance advice?

We spend our lives working to provide for ourselves and our loved ones. We may eventually own a property (in the UK or overseas), shares, savings, investments as well as our personal possessions and any other inheritances we may receive over our lifetime. All of these assets form your 'estate' and may be subject to tax on death. Passing on your estate to loved ones in a controlled and tax efficient manner is a key objective within your Life Plan and an important part of our Wealth Management service.

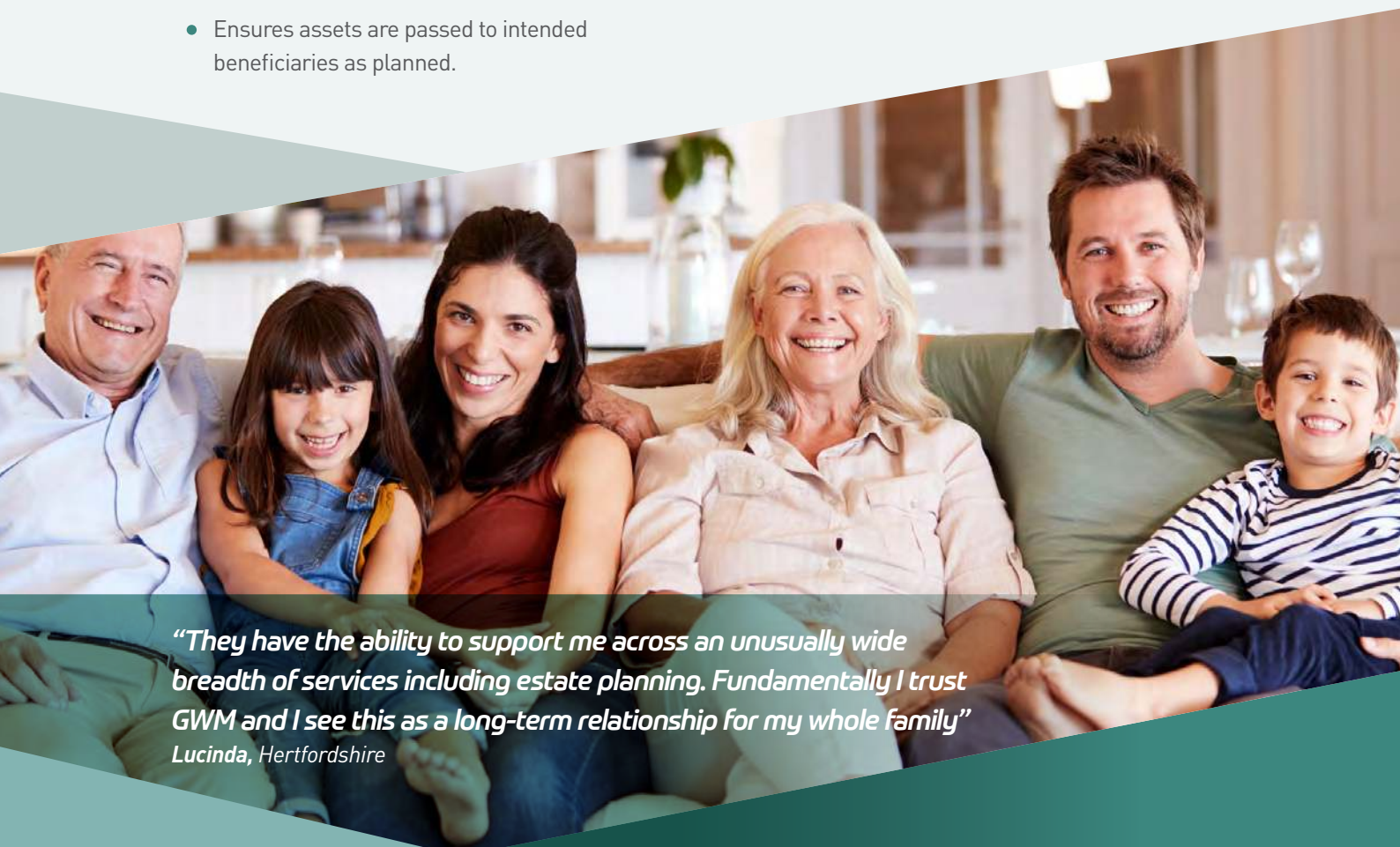
## How does it work?

We will explore with you the different options for passing on wealth depending on your intentions, the level of access you still require and the value of your estate. We will explore some of the strategies for managing your estate and limit any taxes which may arise. We will help you to map-out a succession plan from beginning to end, using a range of investments and trusts and work alongside legal professionals regarding any adjustments to your Will. We can engage yourself and other members of your family if you wish. It's entirely your choice.

## How does it help my financial position?

**Having a robust succession plan delivers a number of immediate and long-term financial benefits:**

- Helps to mitigate tax that may immediately fall due on death, such as inheritance tax and capital gains tax.
- Allows some assets to be realised outside of the estate for tax purposes.
- Ensures assets are passed to intended beneficiaries as planned.
- Allows assets to be realised without waiting for probate.
- Allows the appointment of trustees to safeguard assets after death and ensure they are invested and distributed according to your wishes.



*"They have the ability to support me across an unusually wide breadth of services including estate planning. Fundamentally I trust GWM and I see this as a long-term relationship for my whole family"*  
*Lucinda, Hertfordshire*



# Our Mortgage Advice

## What is mortgage advice?

Most people seek the help of independent specialists when it comes to finding a mortgage. This is essential, as finding the right mortgage can be both difficult and time consuming.

Our mortgage advice includes:

- Giving you some general advice and guidance on all mortgage and property matters.
- Identify a better mortgage for you – suited to your needs.
- Arranging a new mortgage, perhaps for a purchase or re-mortgage.

## How does it work?

Our aim will always be to pay down your mortgage as quickly and simply as possible, although in some cases it is financially advantageous to retain a certain amount of debt and we will facilitate this for you. In addition, we will ensure that a mortgage is tailored to your individual needs and the cost of any borrowing is as low as possible based on your preferences. Whether you are looking to purchase, re-mortgage or buy an investment property, we are confident we can secure the right arrangement for you within your timeframe.

## How does this help my financial position?

As your Wealth Manager, we look to manage your debts as well as your assets and our independent mortgage advice ensures your mortgage requirements are fully met. This will mean in the long term you will save money and have a mortgage more suited to your needs, rather than the lender!



Your home may be repossessed if you do not keep up repayments on your mortgage.

# Our ongoing service

**To support you and make sure your Life Plan stays on track, we provide ongoing service.**

Our ongoing service includes a regular **Client Assurance Review** where we meet you to discuss the progress of your Life Plan and revisit each area where we believe you will need financial advice.

In this Client Assurance Review we discuss your current position for each area, note any Monitoring and adapting your investment selection and objectives, and then advise you on any required changes.

## Supporting Lifestyle Changes

- Divorce settlements
- Understanding your changing needs and circumstances
- Supporting families in difficult financial circumstances
- Helping you to have the right mortgage
- Maintaining your cash flow
- Ensuring financial protection remains appropriate
- Advising on business protection

## Continual Investment Development

- Monitoring and adapting your investment selection
- Dealing with investments following a bereavement
- Managing your investment risk
- Choosing and reviewing your product wrapper
- Enabling additional investment
- Growing and protecting your savings

## Creating Investment Efficiencies

- Limited taxes on death
- Child trust savings
- Mitigating income and capital gains tax
- Fully using dividend tax allowances
- Arranging bequests and trusts
- Using all your available tax allowances
- Regular review of exposure to inheritance tax

## Achieving Retirement Goals

- Maintaining your retirement income
- Reviewing current pension arrangements
- Using all available pension allowances
- Building a target pension fund
- Limiting pension tax charges
- Building your retirement income
- Succession planning

# For extra peace of mind

- GWM are authorised and regulated by the Financial Conduct Authority (FCA). Our firm reference number is 472247.
- In most cases, our advice on investment, pensions, financial protection and mortgages is covered under the Financial Service Compensation Scheme.
- All our advice is insured through Professional Indemnity Insurance.
- We are authorised to advise on and arrange pensions, pension transfers, structured products, savings and investment products, non-investment insurance contracts and mortgages.
- You can check our details on the Financial Services Register by visiting the FCA's website **[www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register)** or by contacting the FCA on 0800 111 6768.
- Unless we tell you otherwise, we'll treat you as a retail client for investment business. This means that you are given the highest level of protection available under the UK's regulatory system.

**We look forward to speaking to you soon.**



# GROSVENOR

WEALTH MANAGEMENT

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