

# PARTNERS WEALTH MANAGEMENT



**Your Financial Freedom**





# Your Financial Freedom

Our aim is to help you accumulate and plan your wealth to achieve financial freedom in life.

The partnership philosophy of the firm is to be truly independent, guiding you through your life stages to achieve your financial goals.

You, working in partnership with us, will have complete clarity on how to achieve your financial freedom.







# About Us

Partners Wealth Management is a **partnership**. Our culture has helped the evolution of our three core beliefs in the '3 P's' of our partnership:

- **Lifelong partnership with our clients:**  
*Partnership with you.*
- **Investment Independence and Innovation:**  
The freedom to *partner* you with leading innovative investment solutions.
- **PWM's Private Office:**  
*Partnering you with leading solutions in all areas of your financial planning.*

Partners Wealth Management was established in 2004. Our partnership philosophy gives us the continuous belief that enduring relationships with our clients based on trust are paramount.

Our emphasis on partnership means we place you and your family's needs at the centre of everything we do, guiding you through your life stages to help you achieve your financial goals, bringing you closer to financial freedom.

Many of our clients come to us seeking to put their financial affairs in order or are looking for impartial analysis of what they already have in place. They are all looking for the same thing - clarity surrounding the structuring of their financial affairs.

Our approach allows us to help you build towards your financial freedom and beyond with each aspect of our unique Five Steps to Financial Freedom strategy.

# About You

If you are working, we focus on building your financial freedom so that you can attend to your own business and family needs. For those in retirement, our focus is on tax efficient income generation, capital preservation and cross generational planning.

When we first meet with you, we begin by acquiring an understanding of your hopes, plans and aspirations. We will ask searching questions about the goals you and your family have and translate this dialogue into a strategy that will deliver your financial freedom. For example, 'What would you like your wealth to achieve for you and your family?', 'What are your financial priorities?' and 'What are your greatest concerns with your financial planning?'

Those who choose to work with us – typically professional partners, business owners, executives, retirees and independently wealthy individuals – do so for a number of reasons. They have a desire to cut through complexity and bring order to their financial affairs. They want to save time to focus on careers, families and other priorities. They have a preference for investment advice that is unbiased. They also have a desire to gain knowledge from a true professional and thus have the confidence to take action.

We often find that new clients have seen previous advisers come and go. They come to Partners Wealth Management seeking a consistent long-term relationship – a partnership, which we define '*as an enduring relationship based on trust*'. This partnership between us and you, our client, is at the heart of everything we do.

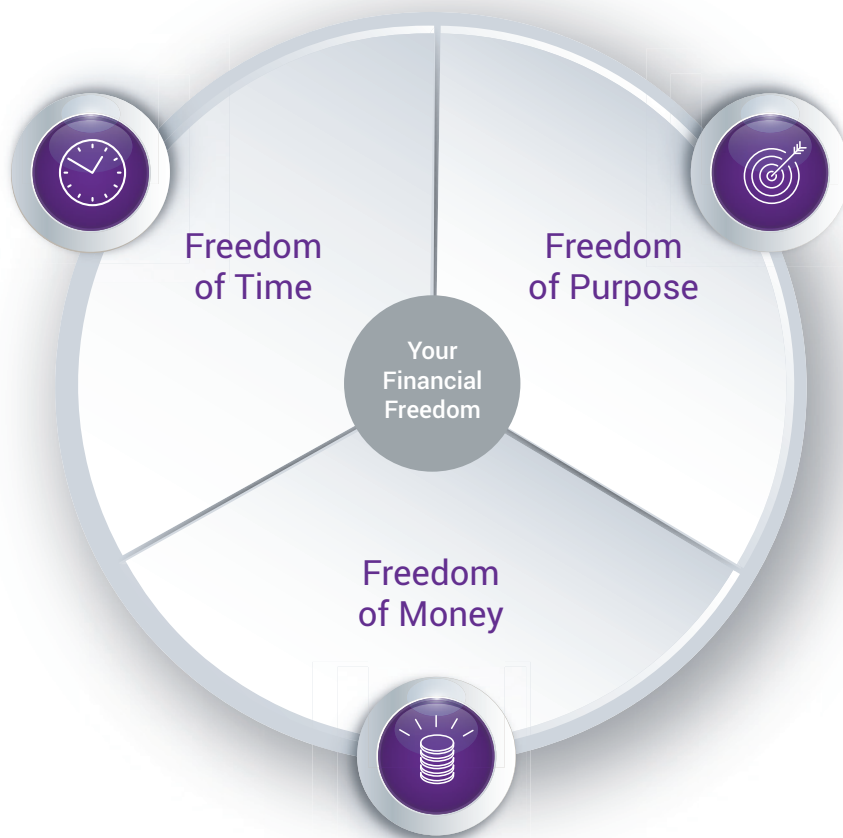
A clear understanding of the lifecycle of your financial needs will help you prioritise your goals and objectives. Determining where you are currently on your financial journey is a valuable exercise, enabling us to work with you to plan effectively for your future.

So, if you are looking to achieve your financial freedom, invest and enhance your wealth for the future, protect against life's unexpected events, or want to plan for a comfortable retirement, then we can work in partnership with you to ensure you have the plans in place that will deliver the results you want.



# Your Financial Freedom

Financial freedom is the point in life when an individual chooses to work for intellectual pleasure or entrepreneurial passion and not because of the need for earnings to sustain their lifestyle. This typically means they have accumulated sufficient capital to derive their required level of income.



For some clients, financial freedom may allow retirement, but this is not always the key driver for Partners Wealth Management's clients. They may choose to work in different capacities after a front-line career, or continue with a commercial focus beyond the point of financial need for a variety of reasons.

Financial freedom becomes a choice when what you define as **Freedom of Money** is achieved. The level of wealth needed varies from client to client but, whatever your situation, once achieved it underpins the other freedoms.

**Freedom of Purpose** comes from the Freedom of Money and allows the choice to support working for intellectual satisfaction over pure financial motivation. Many want to use their wealth to support their family or for succession planning or philanthropy. Others use their financial freedom to work in the charity sector or for public service.

**Freedom of Time:** Although one could say this is self-explanatory, the best retirements are generally accompanied by the phrase, 'I don't know how I ever had time to work'. Financial freedom should create time freedom for you.

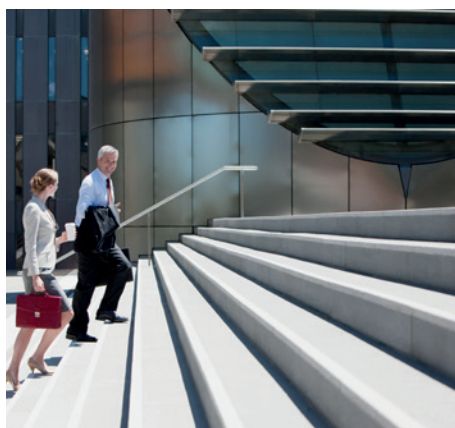


# The Five Steps to Financial Freedom

Many of our clients are working with us to put in place the building blocks of their financial freedom. Financial freedom means having the ability to make life decisions without being worried about their financial impact. You control your wealth instead of being controlled by it.

We know that having complete control over your finances requires a disciplined approach, plus the use of some simple but effective techniques. That is why our service to you provides these compelling key steps.

Here are our five steps:



## 1

### Your Lifetime Wealth Model

This has been referred to by clients as the nearest thing we offer to a crystal ball. In reality, it is an online methodology that helps you see the details of all your wealth and assets in one place.

We use cutting-edge software to mathematically build and graphically illustrate a clear and detailed financial model, enabling you to make important strategic decisions about your finances from a position of knowledge.

Effectively, the Lifetime Wealth Model helps you answer those all important questions. 'Can I afford to retire?' 'What happens if I buy a second home?' 'Should I gift to the children in my lifetime rather than on my death?' Our Lifetime Wealth Model provides you with a logical framework within which to make all your financial decisions.



## 2

### PWM's Tax Optimisation Strategy

Although paying tax is inevitable, there are a number of legitimate ways in which your tax bill can be reduced. Without the right tax strategy in place, your capital can be eroded very quickly.

Our aim is always to structure your assets to mitigate your tax burden, while maximising your overall return. A good tax planning strategy will generally encompass the use of a variety of different financial products, savings options, investment strategies and retirement plans.

Our comprehensive annual review strategy ensures that our clients always take advantage of all of the tax opportunities available. Our ultimate aim is to deliver you a retirement where multiple income sources are drawn upon. For many clients, single digit tax is paid on the first £100,000 drawn each year.



# 3

## **Investment Independence and Innovation**

What clients particularly value about our service is our complete independence from any group or bank. This means that we are not under pressure to promote or sell the products offered by any one provider. We never adopt a 'one size fits all' approach, but instead work with clients to assess their individual needs, their appetite for risk and the length of time they wish to be invested.

We are then free to make the most appropriate recommendations for them based on our in-depth market knowledge and research. We create tailored portfolios with innovative investment solutions, selecting blends of leading investment managers, utilising the unique insights we gain from our partnership with leading research group Asset Risk Consultants (ARC).



# 4

## **PWM's Private Office**

Clients who work with us benefit from our review service, with a comprehensive review at least annually. We pride ourselves on the level of attentive client care we provide.

We are always on hand to deal with queries or provide advice.

In addition, PWM's Private Office service means your adviser can assist you in every area of your financial need. While financial planning, tax optimisation and investment excellence are at the core of what we deliver, via a combination of internal excellence and external relationships, one call to your adviser is all that is needed to access solutions to any financial issue. Our Private Office service includes mortgages, cash management, foreign exchange and general insurance, to name a few.



# 5

## **Leading Technology and Reporting**

Technology empowers you with knowledge. We have adopted some of the leading technologies available to put you in control of your finances. The Voyant Software of our Lifetime Wealth Model is award-winning. It allows you unparalleled insight into your lifetime cashflow and the accumulation of your assets. This gives a clear understanding of the impact of the choices you make.

Our client portal shows you day by day the total of your invested assets. Clients can see performance, daily and over the total period of investment, as well as having an instant insight into their asset allocation and geographical spread. Also, a clear view on the risk profile of the portfolio, updates on legislation, tax tables and budget summaries are all available at the click of a button.

# How We Invest and Manage Your Money

At Partners Wealth Management we appreciate that each investor is unique and that even clients in similar financial circumstances may have different investment needs.

We maintain a complete absence of bias in our selection of investment managers and identify those that consistently perform well that match your risk profile. This is why Partners Wealth Management has independence at the core of everything we do. By maintaining this philosophy, we increase the probability of achieving the very best outcomes for our clients.

By being truly independent, your adviser is able to create a bespoke portfolio tailored to your risk appetite, utilising investment groups who excel in your particular risk space. Some managers' styles suit those clients looking for high potential returns with higher risk, while other managers deliver returns in a more consistent manner to suit those more cautious investors.

Your adviser will build a core portfolio for you, selecting from the investment manager universe, whilst having the ability to consider a whole array of satellite investment opportunities to complement

the main portfolio such as Structured Notes, themed Venture Capital Trusts and Enterprise Investment Schemes, all overseen by specialist research partners.

In our investment manager selection, we gain a unique insight into the performance and internal workings of UK leading investment houses from our partnership with research group Asset Risk Consultants (ARC).

For decades, ARC have acted for high-net-worth families, corporates and charities, mapping investment mandates to managers.

Their indices are the acknowledged benchmark for private client investment performance, and our partnership with them gives our advisers and clients unique market insight. This provides our clients with access to superior investment programmes for defined risk mandates.





# The Retirement Run-Up

We know that many of our clients join us in the five years running up to their retirement.

A common conundrum clients often bring to us is, 'When can I afford to retire?' and 'What does retirement look like?'

We will help you by providing the answers to the unknowns of retirement.

There are several reasons people seek advice at this point:

- Changing circumstances are often pivotal points and a prompt to seek independent expertise.
- The focus on work and career thus far has meant that clients have had limited time to spend on their own affairs.
- The appreciation that a fresh perspective adds insight and knowledge at this crucial time.

Clients often ask us 'When can I afford to retire?' We refer to this as being 'retirement ready'. Our Lifetime Wealth Model helps provide clarity and answers to the questions clients typically have. These include, 'How much can we sustainably spend?', 'Can we buy a second home?' and 'What is the impact if we pay school fees or help our children with property purchases?'

Some clients are also concerned about whether they need to downsize from the family home and what impact lower than expected returns would have. Others want to address how to gift effectively to reduce tax on the wealth created during their lifetime.

Our Retirement Run-Up review is designed to help you towards financial freedom.

We guide clients towards a deeper understanding of what their wealth means to them and how they would like to use it, for themselves, their families and others, in their life and beyond.

Our initial Retirement Run-Up review meeting is without fee or obligation. We explain how this can help with the creation of your bespoke Lifetime Wealth Model and a comprehensive review of your existing financial arrangements and investments. Clients who have gone through this process find it invaluable in deepening their insight into their finances and life plans.



# How We Charge

We believe charges should be clearly explained and transparent from the outset. We work on a fee basis and this will be set out and agreed with you in advance. We believe that clarity of fees at all times underpins building long-term partnerships with our clients.





# How Do I Become a Client?

For many clients, we understand that their personal finances do not always get the attention they merit. Sometimes they fear what they don't know or simply put off dealing with their own affairs.

We invite you to meet one of our team of experienced advisers for an initial meeting, which is without charge or obligation.

We look to understand your hopes and needs and how we can best tailor our services to help you achieve them.

An initial meeting with us is the first step in gaining clarity on how you can achieve your Financial Freedom.



**To book an initial consultation with one of our advisers, please call 020 7444 4030 or email [info@partnerswealthmanagement.co.uk](mailto:info@partnerswealthmanagement.co.uk)**



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