Partners Wealth Management

Your financial freedom

Helping you build the wealth and freedom you deserve

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Introduction to your financial freedom

Our aim is to help you build, protect, and plan your wealth so you can achieve true financial freedom.

As a truly independent partner, we guide you through key life stages, ensuring your financial decisions align with your goals. Together, we create the clarity and confidence needed to secure your future.

Who we are

Partners Wealth Management is built on partnership— shaping our structure and guiding how we work with clients. It's a principle rooted in our culture and reflected in three core beliefs that define what partnership means to us.

Lifelong partnership with our clients:

A **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.

We were established in 2004 and this partnership ethos has shaped our approach and the advice we provide. Because we believe that trusted, enduring relationships lead to better financial outcomes.

It means that we place you and your family's needs at the centre of everything we do — guiding you through the key stages of your financial life and supporting you on your path to financial freedom.

Many clients come to us seeking clarity – whether to organise their financial affairs or to gain impartial insight into what they already have in place. Whatever your starting point, the initial goal is the same: to develop a clear understanding of how best to structure your financial world.

Our approach — grounded in our Five Steps to Financial Freedom — helps you build towards your financial freedom and beyond.

Who you are and how we support you

If you're working, we help you build your financial freedom so you can focus on your business, career and family with confidence. In retirement, our focus shifts to delivering tax-efficient income, capital preservation, and ensuring your wealth is structured effectively for future generations.

From our first meeting, we take time to deeply understand your hopes, priorities and concerns. We explore what you want your wealth to achieve for you and your family — both now and in the future — and shape this into a clear, practical strategy designed to support your long-term financial freedom.

Clients who choose to work with us — typically professional partners, business owners, executives, retirees and independently wealthy individuals — do so because they want clarity and direction in their financial affairs. They value unbiased, expert advice, the ability to save time, and the confidence that comes from working with a trusted, long-standing professional partner.

Many new clients have seen advisers coming and going over the years. They come to us seeking stability and a genuinely long-term partnership built on trust — something that sits at the heart of how we work and how we support our clients through life's changes.

With that foundation in place, gaining a clear understanding of where you are on your financial journey becomes even more powerful. It helps you prioritise your goals and plan effectively. Whether you're looking to achieve your financial freedom, build and enhance your wealth for the future, protect against unexpected events, or prepare for a comfortable retirement, we work in partnership with you to ensure you have the plans and support in place to deliver the results you want with confidence.

Understanding your financial freedom

Financial freedom is the point in life when you choose to work - or not - for intellectual satisfaction or entrepreneurial passion, rather than financial necessity. It means having sufficient capital to generate the income needed to support your chosen lifestyle.

For some clients, financial freedom allows for full retirement, but this is not always the key driver. Many choose to keep working in a different capacity after a front-line career or continue with a commercial focus even after reaching financial security.

Financial freedom becomes a genuine choice when Freedom of Money is achieved. The level of wealth needed will depend on your unique circumstances, but it forms the financial foundation of your other freedoms.

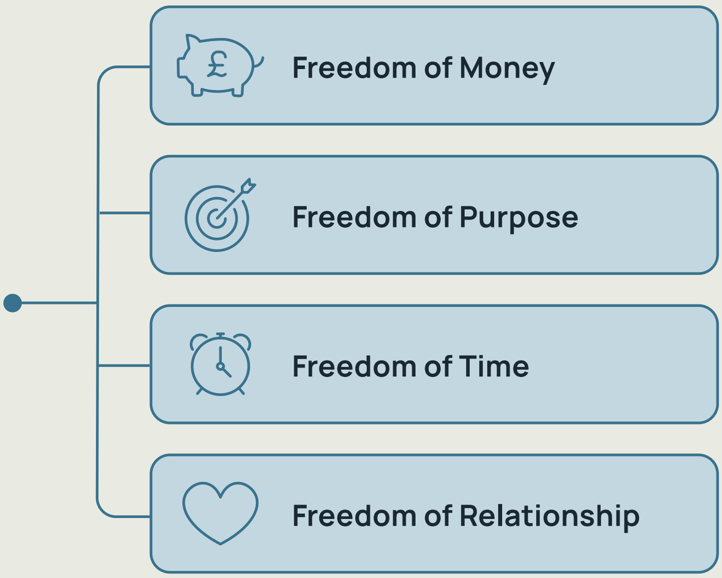
Freedom of Money: This is the point at which your accumulated wealth can sustain your chosen lifestyle. With this in place, it becomes the platform for the other freedoms, giving you flexibility to focus on what matters most.

Freedom of Purpose: With financial security in place, you have the freedom to pursue work or interests that bring meaning rather than obligation – whether supporting family, engaging in philanthropy, or contributing to causes that matter to you.

Freedom of Time: Financial freedom gives you the space to choose how you spend your time. Clients often tell us their best years come with the sense of finally having time for what matters most.

Freedom of Relationship: This freedom is the ability to invest in the personal and professional relationships that enrich your life – supported by the clarity and confidence gained from achieving your other freedoms.

What does your financial freedom look like?



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. Achieving this requires clarity, a disciplined approach and a set of simple but highly effective techniques. Our service brings these to life through five key steps — helping ensure you are in control of your wealth, not the other way around.

1 Your Lifetime Wealth Model

Often described by clients as the closest thing to a "crystal ball", the Lifetime Wealth Model brings every aspect of your wealth into one clear, consolidated view. Using advanced planning software, we map your future cashflow and show the impact of important decisions — such as retiring earlier, buying a second home or gifting to children. It gives you a logical, visual framework to make confident, well-informed financial choices.

2 PWM's Tax Optimisation Strategy

While tax is inevitable, smart planning can significantly reduce its impact. We structure your assets to minimise erosion and improve long-term outcomes, using a blend of financial products, savings options and retirement strategies. Through regular reviews, we ensure you take advantage of every opportunity available. Ultimately, we aim to deliver a retirement where multiple income sources are drawn upon, with many of our clients currently enjoy single-digit tax on the first £100,000 drawn each year.

3 Investment Independence and Innovation

Our complete independence means we are free to select the investment solutions most appropriate for you. We take the time to understand your objectives, risk appetite and investment horizon before constructing a tailored portfolio. Supported by in-depth market research and insights from ARC Research, we blend leading investment managers and innovative solutions to help you achieve strong outcomes aligned to your objectives and appetite for risk.

4 PWM's Private Office

Your adviser acts as a single point of contact for all aspects of your financial world. Alongside financial planning, tax optimisation and investment management, our Private Office can assist with mortgages, cash management, foreign exchange, insurance and other specialist needs. Through our combination of internal expertise and trusted external partners, we help ensure each element of your finances work smoothly together.

5 Leading Technology and Reporting

Technology empowers you with clarity and a deeper understanding of your finances. Our award-winning Lifetime Wealth Model offers detailed insight into your future cashflow, while our client portal provides real-time information on your investments. You can monitor performance, asset allocation, geographical exposure and portfolio risk, as well as access legislation updates, tax tables and budget summaries — all in one convenient place.

How we invest and manage your wealth

We appreciate that every investor is different. Even clients in similar circumstances can have very different priorities, goals and levels of comfort with risk. Understanding these differences is central to how we work with you and how we tailor our approach.

We begin by taking the time to understand your objectives, investment timeframe and how much risk you feel comfortable taking. This helps us shape an investment strategy that clearly reflects your needs and long-term ambitions.

Because we're truly independent, we're free to select the investment managers and solutions most appropriate for you. Some will suit clients seeking higher potential returns with higher risk, whilst other managers will better align with those who prefer a more cautious approach. Importantly, we seek out proven expertise, strong long-term performance and an approach aligned with what you want to achieve.

To support this, we work in partnership with ARC Research, a leading research and insight firm. For decades, ARC Research 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 gives both our advisers and clients unique, independent market insight.

Our aim is to give you confidence and clarity — knowing your investments are professionally managed, carefully monitored and fully in tune with the financial future you want to achieve.

Your retirement run-up

Many clients come to us in the five years before retirement, often asking the same fundamental question: "When can I afford to retire – and what will that actually look like?"

This period typically marks a significant life transition. Perhaps you've focused primarily on your career until now, leaving limited time for your own financial planning. Or changing circumstances have prompted you to seek independent expertise and a clearer understanding of your options. Either way, you're recognising that a fresh perspective can add valuable insight at this crucial juncture.

Our Lifetime Wealth Model provides clarity on the questions that matter most: How much can you afford to spend sustainably? Could you purchase a second home? What would be the impact of paying school fees or helping your children onto the property ladder? You may be wondering whether downsizing is necessary, or how your plans would withstand lower-than-expected returns. Perhaps you're considering how to gift wealth effectively to reduce tax during your lifetime, ensuring your support has maximum impact.

Our Retirement Run-Up review helps you develop a deeper understanding of what your wealth means to you — how you'd like to use it for yourself, your family and others, both now and in the future. The initial review meeting is complimentary and without obligation. We'll explain how we create your bespoke Lifetime Wealth Model and conduct a comprehensive review of your existing arrangements. Clients consistently tell us this process proves invaluable in deepening their insight into both their finances and their wider life plans.

How we charge

We believe charges should be clear and transparent from the outset.

We work on a fee basis, agreed with you in advance so there are no surprises. This clarity supports the trusted, long-term partnerships we aim to build with all our clients.

Becoming a client

We understand that personal finances don't always receive the attention they deserve. It's easy to delay decisions, feel unsure about where to begin, or simply avoid what feels unfamiliar. Yet just a small first step can really make a big difference.

We invite you to meet with one of our experienced advisers for an initial conversation, which is offered without charge or obligation. During this meeting, we take the time to understand your hopes, priorities and needs, and explore how our services can support you.

This first conversation is the beginning of a new sense of clarity — and a positive step towards achieving your financial freedom.

We're here to help

To book an initial consultation with one of our advisers, please get in touch

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