



LWM Consultants Ltd

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**LWM Consultants Ltd
Garden Suite
23 Westfield Park
Redland
Bristol
BS6 6LT
www.lwmconsultants.com**

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1.0 INTRODUCTION

This document should be read in conjunction with our proposition guide and service proposition document which outlines the fees we apply to our gold service, and the service we deliver.

As part of the on-going service this document outlines what we do to deliver that service to you. We have taken the four key elements and outline how we engage with each of these.

These four areas are:

1. Delivering on goals
2. Sharing information
3. Delivering life time goals
4. Contact

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2.0 DELIVERING THE GOLD SERVICE EXPLAINED

Service	Intermediation
<p>Delivering on goals (portfolios)</p> <p><i>We don't outsource the management of client money. We offer six core investment portfolios which have a three year track record.</i></p>	<p>We adopt both quantitative and qualitative research when delivering portfolio outcomes.</p> <p><u>Quantative Analysis</u></p> <p>We use different mathematical models and theories to analysis both existing and proposed portfolios:</p> <ol style="list-style-type: none"> 1. We have developed our own portfolio construction system which analysis all aspects of the portfolios including performance, volatility and correlation between holdings 2. We use external software which feeds into the portfolio construction system. This primarily looks at past performance of the portfolios and provides back testing for the portfolios 3. We use strategic asset allocation models and overlay this with our own tactical asset allocation model <p><u>Qualitative Analysis</u></p> <p>Quantitative analysis provides the models behind the portfolios, this is backed up by desk based research and the collection of hard data.</p> <ol style="list-style-type: none"> 1. We identify potential new opportunities looking initially at performance over both short and long term time periods 2. We request information from fund managers covering aspects such as process and philosophy 3. Where we are able we look to meet fund managers, or their teams to get a greater understanding of their process 4. We attend investment seminars, and read investment magazines to understand the macro overview which may impact on the portfolios

Service	Intermediation
<p>Delivering on goals (solutions)</p> <p><i>We tend to use a platform to provide the most tax efficient solution to deliver on goals.</i></p>	<p><u>Risk management</u></p> <p>Risk management is an important aspect of the process, although both quantitative and qualitative data provide a robust risk management process this is overlaid by:</p> <ol style="list-style-type: none"> 1. Quarterly investment committee meetings. Notes are available on request 2. Final agreement on new portfolios is sought through the investment committee and then through our compliance team <p>We look to use a wrap platform to deliver the end solutions. Our role with the platform provider is to:</p> <ol style="list-style-type: none"> 1. Select the most tax efficient solution(s) to deliver the clients goals 2. Ensure clients' money is administered effectively and efficiently 3. To act as the intermediary between the client and the solution provider 4. To agree the most efficient terms in relation to charges for the client 5. To continually monitor and review the chosen solution provider to ensure it continues to deliver on client needs <p>Where a wrap platform is not the most efficient medium to deliver the end solution then we will look at other alternative options.</p>
<p>Sharing information (communication)</p> <p><i>Information is an important part of our service proposition.</i></p>	<p>Sharing information is an important part of what we do. We look to provide the following information:</p> <ol style="list-style-type: none"> 1. Regular blogs providing thoughts on for example investing, and what impacts investments 2. Investment writings which includes access to industry views from respected third parties 3. Access to notes from fund management meetings 4. Quarterly updates on our website for the portfolios including performance, holdings and factsheets 5. Quarterly macro investment updates and portfolio performance information. Client specific fund information provided on a half yearly basis

Service	Intermediation
<p>Delivering life time goals</p> <p><i>We aim to see clients at a minimum once a year, and usually more regularly.</i></p>	<ul style="list-style-type: none"> 6. Financial education through our dedicated website including case studies, budgeting etc 7. Access to our thoughts through twitter and Facebook <p>Information is delivered via email, any confidential information is issued by post.</p> <p>Keeping on track is crucial in the financial planning journey:</p> <ul style="list-style-type: none"> 1. Once a year we will offer to rebalance your portfolio, you will receive a full information pack which includes your current risk profile as well as full information on all the changes to the portfolio and why these have been made 2. When we offer to rebalance the portfolio we also offer to review your attitude to risk, as well review any changes to your circumstances 3. Meeting clients is important to understanding whether there have been any changes to circumstances, and review whether we are delivering on expectations. We offer to meet clients once a year but clients can request meetings at any time
<p>Contact</p> <p><i>Contact is a crucial part to the process and we see this as important as delivering goals.</i></p>	<p>Our service proposition means that we make best endeavours to be contactable at any point via email, phone or face to face.</p>
<p>Regulation</p> <p><i>We are registered with the Financial Conduct Authority (FCA). To ensure that we deliver our service proposition we are required to ensure there are sufficient process and risk control in place</i></p>	<p>To ensure we meet these standards we also:</p> <ul style="list-style-type: none"> 1. Ensure that we maintain our registration with the FCA through our network, this requires us to be constantly monitored and for this to be recorded 2. Ensure, and constantly monitor all processes that are in place to ensure they remain fit for purpose to enable delivery of goals 3. Ensure that delivery of both advice and intermediation is in compliance with the requirements of the FCA 4. Ensure that we have appropriate qualifications to continue to deliver the advice and intermediation we offer