LWM
Consultants Ltd.

Investors in Values

FINANCIAL PLANNERS

about us

“Be the difference that you wish to see in the world”.

LWM Consultants Ltd operates a financial planning practice in Bristol. The origins of the business go back over 20 years, with the practice in its current form being established by Paul Berry in 2011.

Our focus is on clients who view the relationship with us as a partnership.

We believe that the strength of the adviser-client relationship is the most important aspect and we look to build trust and a life time partnership. Our clients are comfortable with the culture of the practice and have been with us for a number of years.

If we were to identify a common thread between our clients it would be that all our clients have or are building wealth and look to us to help deliver on their goals.

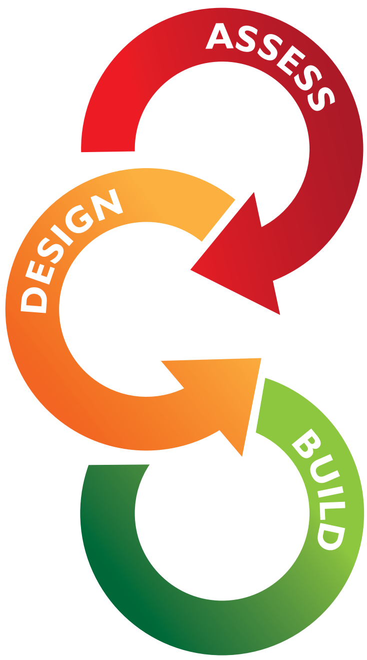
We aim to provide our clients with the peace of mind of knowing they are supported by people who are working for their benefit.

Paul and Nicola are both Diploma level financial planners, and Nicola runs the administration. George looks after compliance, client communication, the website and portfolios.

service proposition

Our proposition is to ensure we are there for our clients throughout their financial journey – whether this is building and growing assets, or using assets to provide an income in retirement.

For new clients we offer a three stage process:



- **Assess** – the first stage is to understand a client's financial position, and what they are looking to achieve
- **Design** – working with clients to set realistic targets and plan the financial actions required to achieve those goals
- **Build** – only once we have agreed these goals do we build the solutions

For existing clients maintenance is key. This is an important part of the proposition ensuring clients continue to stay on track to deliver the desired results.

on-going service proposition

We split on-going service into four areas:

1. **Delivering on goals** – we don't outsource the management of client money. We offer seven core investment portfolios which have a three year track record and which we build and manage ourselves

   These portfolios are the corner stones for the majority of our clients' investments.

   We believe long term holdings are crucial to success so we select fund managers by listening to, reading about and meeting as many industry professionals as possible to really understand their rationale and process.

   Each year we offer to review attitudes to risk and rebalance portfolios, this is important because it protects against investment drift and provides a consistent risk structure.

2. **Sharing information** – we share knowledge with clients. Regular updates via our blog on market news, general investment ideas as well as including industry views from the investment writings of respected third parties

   Our portfolio information is fully disclosed on our website, detailing current holdings as well as performance information. We also include our quarterly investment committee notes and notes from fund manager meetings.

   We believe that clients should have to hand all the information we have and our interpretation of it.

   To reduce the amount of paperwork being issued, updates will be distributed by email so please ensure we have your latest email address. Should you require a paper copy please let us know and we will arrange this for you. Any confidential information will be sent via the post.

3. **Delivering life time goals** – clients are offered a minimum of one annual visit, but can be seen more regularly.

   This enables us to identify any changes to circumstances, and review whether we are delivering on expectations.

   We continually review the suitability of portfolios, if necessary adjusting investments to reflect changes in clients circumstances or requirements.

4. **Access to us** – clients can meet, call or email us at any time.

helping others

A proportion of the profits of the company are allocated to the LWM Charitable Trust.

Its aims are:

1. To fund well managed projects which help to relieve poverty,
2. To support disadvantaged children;
3. To make a positive difference to peoples' lives.

The LWM Charitable Trust goes beyond supporting charities financially to providing support and advice for those we can help on an individual basis.

fees – adviser charging

We have a transparent fee structure.

The fee is a percentage of the funds invested which covers the service proposition outlined in this document.

In exceptional circumstances we may charge an additional fee but this will be agreed upfront before any work is started and in practice is very unusual.

The adviser charging structure will be:

	Investments only	Pensions
On-going service and maintenance	A flat fixed percentage adviser charge of up to 0.75% p.a.	A flat fixed percentage adviser charge of up to 1.00% p.a.
New business	A flat fixed percentage adviser charge of up to 1.00%	A flat fixed percentage adviser charge of up to 1.00%

As an example of how this might work:

Client with £250,000 in investments invested in the LWM Balanced Portfolio.

	Percentage Fee	Percentage Fee As Monetary Amount
LWM Adviser Charge	0.75%	£1,875
Investment Platform Charge	0.36%	£900
Portfolio Fund Charge	0.65%	£1,625
	1.76%	£4,400

Various discounts for platform charges apply for our clients which will be specified on individual literature.

next step

You can follow us via twitter, Facebook or our website:

T: @LWM_Consultants
F: www.facebook.com/InvestorsinValues
W: www.lwmconsultants.com/

Or you can speak to any member of the team:

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06.16