

Client Charter

LWM's commitment under The Consumer Duty - 2023



What outcomes can clients expect from our services?

- ❖ To have a good understanding of their overall financial circumstances and knowledge of their arrangements (Investments/ Pensions/ Protections etc).
- ❖ Be clear about their future financial plan, timescales and the incorporated flexibility.
- ❖ To feel comfortable with their level of underlying investment risk and especially in times of uncertainty or change.
- ❖ Clear lines of communication to dedicated staff members at LWM.
- ❖ Service with integrity and client interest at its core.
- ❖ Proactively arranged annual planning and investment reviews, or in times of financial or personal change.
- ❖ A comprehensive planning approach encompassing taxation efficiencies and diversification of planning – taking into consideration capital gains, pension regulations and ISA rules.
- ❖ Robust attention paid to the asset allocation parameters of the agreed investment risk mandate with specific performance details provided each quarter on the bespoke portfolios.
- ❖ Wide range of comprehensive investment research and access to all quoted investment markets.



What value does LWM add?

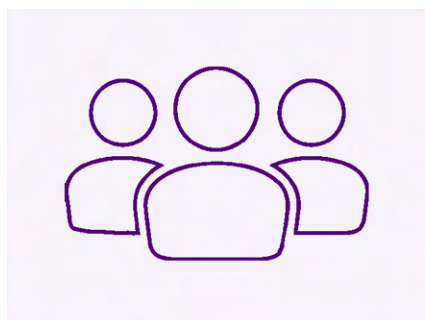
- ❖ Transparency – LWM charges one fee for the combined services of Financial Planning led (Discretionary) Investment Management.
- ❖ No initial or exit fees.
- ❖ Client reporting – clear and easy understood reporting via LWM's bespoke system.
- ❖ Unrestricted access to advisers – via email/phone/video call.
- ❖ 6 monthly reviews with its third party service providers.
- ❖ Bespoke cash flow planning aiming to provide knowledge to clients on financial security, comfort and affordability.
- ❖ Inter-generational and Inheritance Tax and estate planning.
- ❖ An understanding that each client is different and unique in their own way and that their circumstances will change over time.



Company values in line with client expectations and service they receive

- ❖ Independently owned with a strong financial footing.
- ❖ Regular, company-wide Compliance meetings to ensure what LWM does is in line with current FCA guidance.
- ❖ Independent annual compliance audit with access to regulatory updates and providing an independent view on LWM's compliance culture.
- ❖ We aim to go beyond a client's expectations and have designed our own internal added value monitoring system called Universe of Value.
- ❖ No barriers for clients to leave LWM – LWM stops charging management fees as soon as the portfolio is no longer being managed, not when the funds leave.
- ❖ Encouragement for all LWM professional colleagues to attain the highest-level qualifications which are fully supported and nurtured in-house.
- ❖ Regular reviews of processes ensuring that these are accurate and efficient.

What does a typical LWM client look like?



- ❖ UK Based, UK domiciled and resident
- ❖ High net worth individual
- ❖ Accumulating or decumulating wealth
- ❖ Minimum of £500,000 investable assets
- ❖ Range of financial literacies with an understanding of value and cost
- ❖ Looking for a comprehensive Financial Planning review leading to Discretionary Investment Management over a long period where clients will engage with LWM on at least an annual basis to review their circumstances ensuring LWM's service is still suitable for their requirements.

Combined disciplines for a unified service

Each client has their own unique circumstances, goals and objectives. London Wealth Management treats clients as an individual and tailors its service to their needs. This relationship allows LWM to support clients in planning their finances and managing investments over the long-term ensuring the plan remains appropriate and effective.

ACCUMULATION

- ❖ Tax efficiency
- ❖ Tax planning
- ❖ Family balance sheet management
- ❖ Cash Flow modelling
- ❖ Reviewing existing pensions and optimising pension strategy
- ❖ Get peace-of-mind by reducing financial uncertainty
- ❖ Support children (first-home, education fees, etc.)
- ❖ Look after family finances
- ❖ Avoid costly mistakes
- ❖ Review and improve investment returns
- ❖ Plan for a comfortable retirement
- ❖ Assessing and implementing protection needs

DECUMULATION

- ❖ Protect wealth
- ❖ Plan income in retirement
- ❖ Optimise tax efficiencies
- ❖ Manage investments for growth and income
- ❖ Avoid costly mistakes
- ❖ Plan for health or care costs
- ❖ Understand Inheritance Tax and estate planning
- ❖ Assist with intergenerational and probate planning
- ❖ Assist with death planning
- ❖ Support adjustment to retirement and understanding of any changes
- ❖ Monitor potential vulnerability

Going beyond with London Wealth Management

London Wealth Management genuinely cares about its clients and will always act to deliver true value for its service with clients best interest coming before anything else. LWM keeps clients and their needs at the centre of the relationship, focusing on providing them with a personal service that covers and aims to exceed the industry standards.

LWM's aim is to go beyond client expectations, which is why a bespoke internal system has been built to monitor services on a regular basis, and assess how value has been added for clients.

- ❖ Proactive and personal advice
- ❖ Bespoke and active portfolio management
- ❖ High calibre team of professionals
- ❖ Clients benefit from two experts in their respective field
- ❖ Transparent fee structure
- ❖ No up-front costs