We provide financial solutions **for forward thinking people**

PRIVATE WEALTH
MANAGEMENT
working to make you wealthier

We realise that everyone has different goals in life.

And we respect that.

Our role is to help you achieve your goals by listening, understanding and providing realistic financial strategies.

We work at building long term relationships and step by step, we will help you grow your wealth and lay a path for a bright and stress free future…

Wealth Management

Wealth is to be enjoyed. Whether you are accumulating it, benefiting from it or looking to pass it on to your family, wealth never stands still. Good management of your wealth means you can do all the things you want while still focusing on growing your wealth.

However few of us manage our wealth or finances well. This is hardly surprising; the financial world is complex and fast changing and we have neither the time nor very often the inclination to make the most of what is on offer.

At one time of or another almost all of us take financial advice, whether it is from our Bank Managers, peers or even the man in the street. Much financial advice is of poor quality, delivered by individuals without experience or qualifications. Much of it is too narrow, addressing one point without looking at the bigger picture or considering your life goals and aspirations.

Our Point of Difference

Your financial situation is unique and our approach to financial planning is unique to the financial services industry. Private Wealth Management brings service-led expertise to the field of financial planning and we believe that we don't just advise you as clients but we take care of you as individuals.

We pride ourselves in developing a deep understanding of your financial needs and provide a strategy to achieve them. Together we review your current situation, gathering information to develop a powerful yet manageable financial strategy identifying strengths, weaknesses and exploring future goals and aspirations.

Making the best financial decisions can sometimes be daunting when there are countless options to choose from. We can assist you in selecting the right path for your future.

Our Values

We are completely independent, have no ties to life assurance companies or fund management groups. We are answerable to our clients, to our regulator and no one else. The result of this is that we are better able to match your needs with the best available solutions.

We concentrate on nurturing long term relationships. Articulating your dreams and developing financial strategies to achieve them often takes time, which is why we prefer to work with you over time, designing, creating and implementing successful strategies.

The PWM Financial Planning Process

Financial planning, despite its name, is actually more about life than money. It is a process of meeting your life goals through the proper management of your finances.

At Private Wealth Management we have developed an outstanding process, consisting of six steps:

1. The Discovery Meeting

At your initial 'discovery meeting' we like to create your profile that covers personal financial circumstances, your current financial situation and how you have achieved your present financial status. We will identify your key relationships, existing assets, other professional advisers, preferred process and important interests.

2. Personal Goals

The second stage of the PWM Financial Planning Process involves clarification of your aims, objectives, concerns and aspirations. What do you want out of life, what do you want for you and your family?

3. Evaluation & Analysis

The third stage of our process will establish your current financial position in relation to your future goals and determine if there is a gap between your goals and reality. We will consider if your current plans and investments still meet your current objectives, attitude to risk and personal position. If not, what actions are needed to bridge the gap?

4. The Financial Plan

We design a highly personalised plan around the objectives you have shared with us. The plan includes the creation of a carefully considered strategy that constitutes the most efficient way of fulfilling your life ambitions. This personalised financial plan will be produced as a result of Private Wealth Management's expert analysis of your current financial arrangements. It will recommend how to utilise all of your existing finances, including assets, investments, liabilities and income. Our recommendations will identify the cost of achieving your objectives for financial independence, as well as planning for any disasters that may arise. Should you wish, your financial plan can also be multi-generational, covering the effective and efficient distribution of your assets within your estate.

5. Implementation

Having first agreed on the recommendations made in the Financial Plan, the next step is to implement it. Our Client Services Team will assist you to complete all the necessary paperwork for the implementation of your plan.

6. On-Going Review

Regular review meetings will assess the maintainance of your desired lifestyle and the progress you are making towards your goals. We will agree on an action plan and schedule any adjustments considered necessary.

It's a coherent and constructive process that will give you the freedom to concentrate on the life you want to lead and the time to reap the full rewards of the assets and wealth you've created.

Stay focused on the goals

We provide a detailed annual review to ensure your plan is on track to achieve your objectives, and to help you stay focused.

We do what we say!

We are always available

Be it by telephone, a chat over coffee, or a formal meeting to discuss potential strategy – Because money markets and good ideas wait for no-one!

We make it easy for you

By handling all the administration associated with financial planning we take the pain away, to give you more time to enjoy the lifestyle you're creating.

We invest in building quality relationships

We believe that a key to achieving great outcomes is when we have mutually trusting relationships with our clients. We are responsive and diligent in servicing our client's requirements and if we say we are going to do something, we do it.

Our level of commitment to you

We're proud of the commitment we make to our clients. All of our clients have the option of a review meeting with their adviser including a complete review of your financial strategy and our unique financial health check.

Accessing unique opportunities

Because of our position in the market we obtain access to unique investment opportunities that are not readily available to the individual investor. Appropriate use of these investments adds value to your investment strategy, increasing your wealth and providing more lifestyle choices.

Researching the options

Creating the latest value-added strategies doesn't happen by accident. Constant changes to legislation create opportunities and threats that need to be investigated on your behalf. Strategies and investments are analysed for client suitability at our monthly Research & Development day. The results of this work are incorporated at each of your reviews throughout the year, accelerating the progress toward your objectives.

Providing depth of support

Our people are our greatest asset. Our business depends on the intellectual capital and experience they have built over many years. This depth of support exists to provide you with the best service throughout the year and to ensure that all your queries are addressed promptly and efficiently.

Keeping track

To run our business today we must use the latest technology. The computer systems we use to model scenarios and track investments are the best in the industry. It is only by using the power of this technology that we can continue to add value to you and keep you on track to the objectives you have set for yourself.

The Results

As your partner in building wealth and security, we focus on ways that we can help you to live the life that you want to live. By engaging Private Wealth Management and taking advantage of the ongoing partnering service, you assure yourself of regular financial checkups and access to new ideas brought to you by the Private Wealth Management team.

Choosing a financial adviser is one of the most important decisions you will ever make.

For more infomation, or to arrange an obligation free consultation, you can **call us on 0844 568 9990 or visit www.pwmfp.co.uk**

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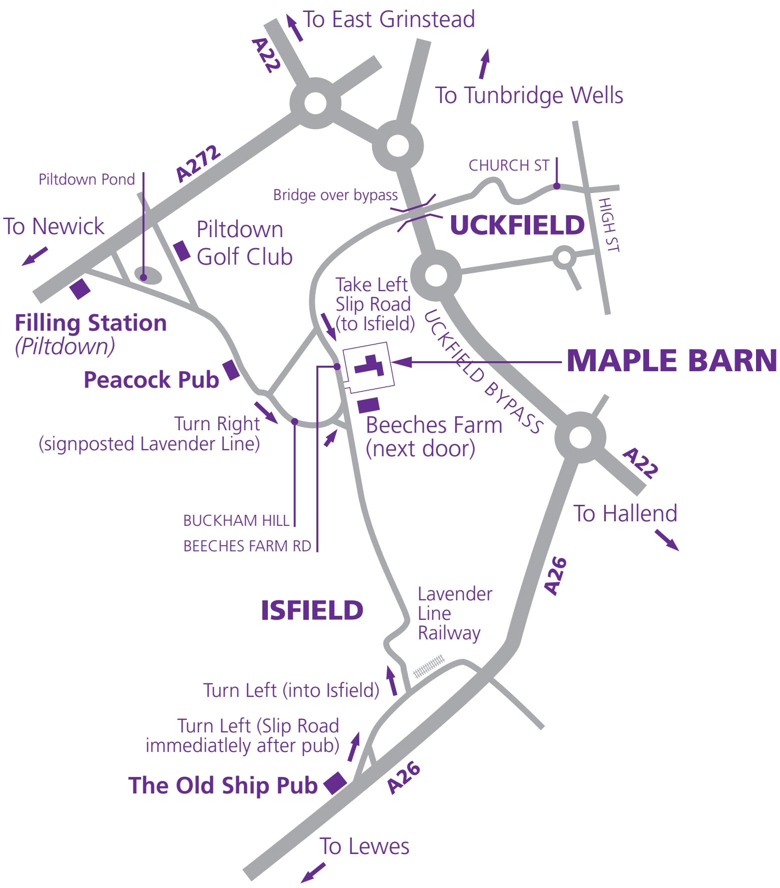

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