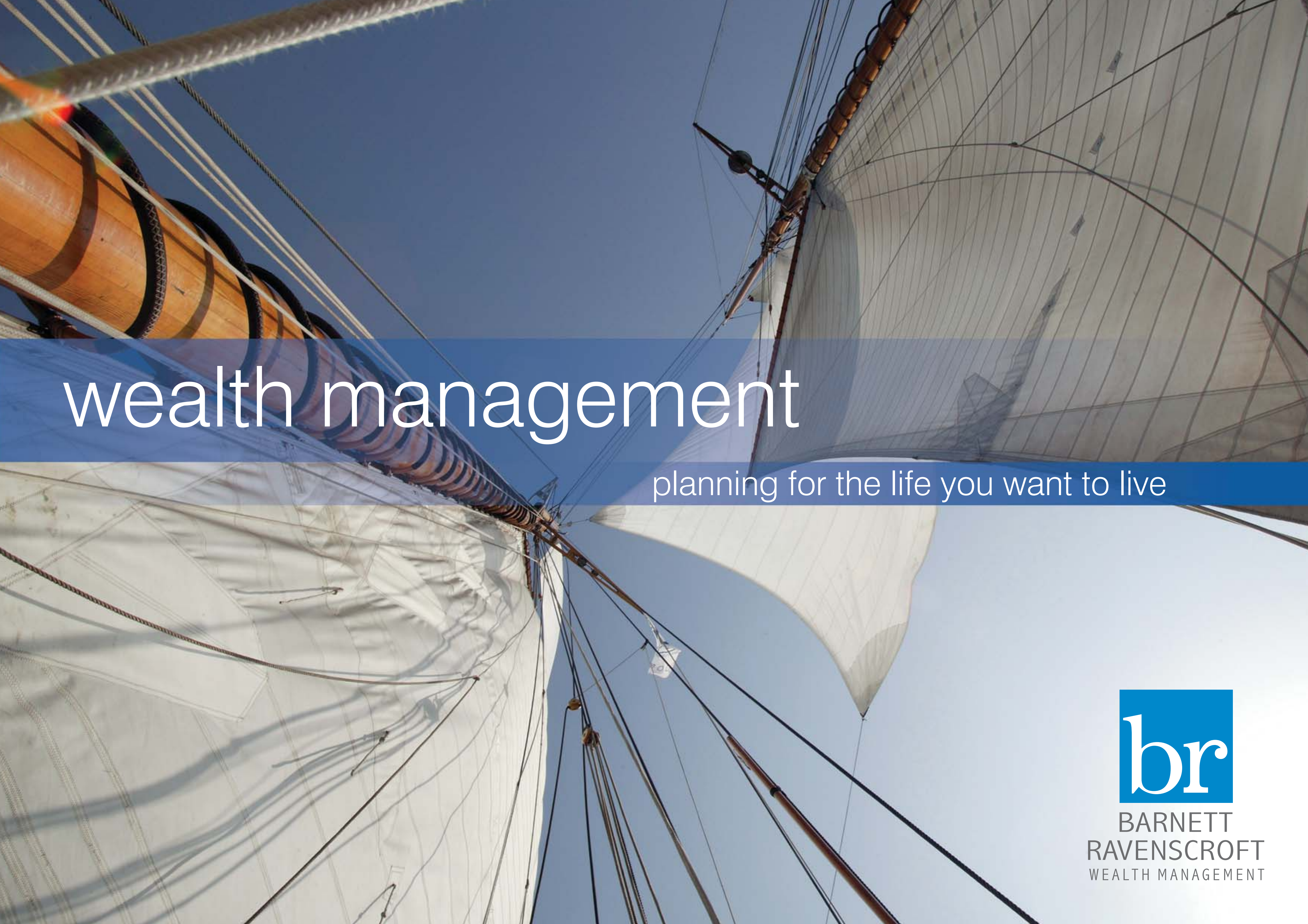

wealth management

planning for the life you want to live

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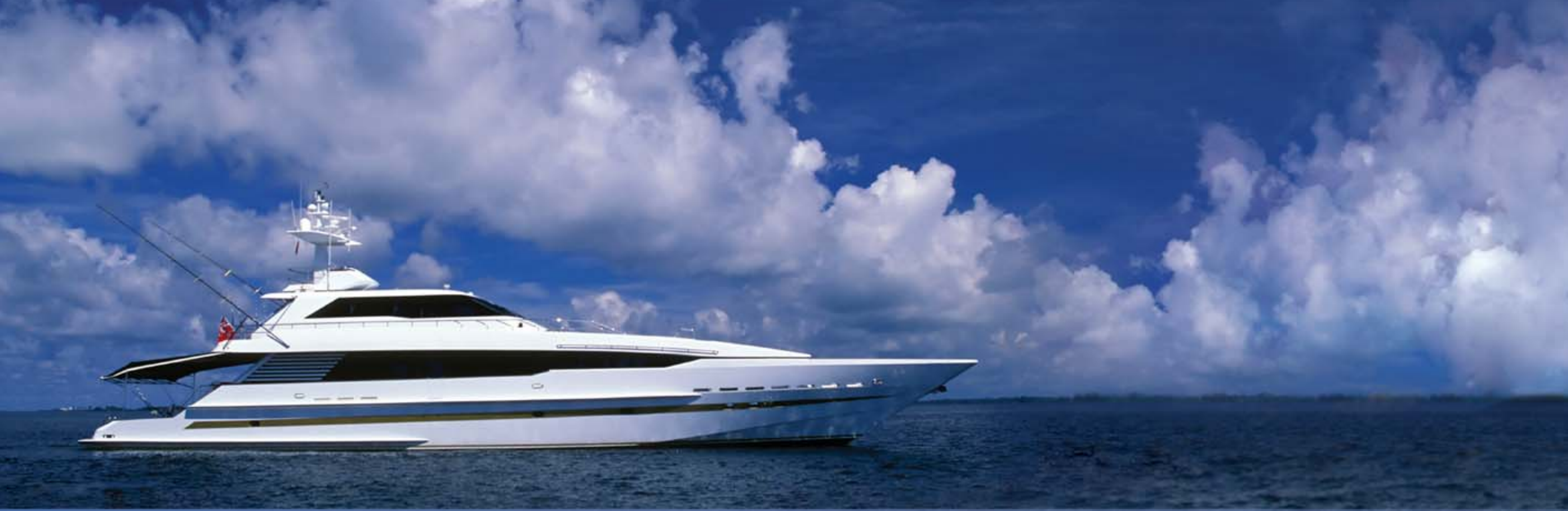
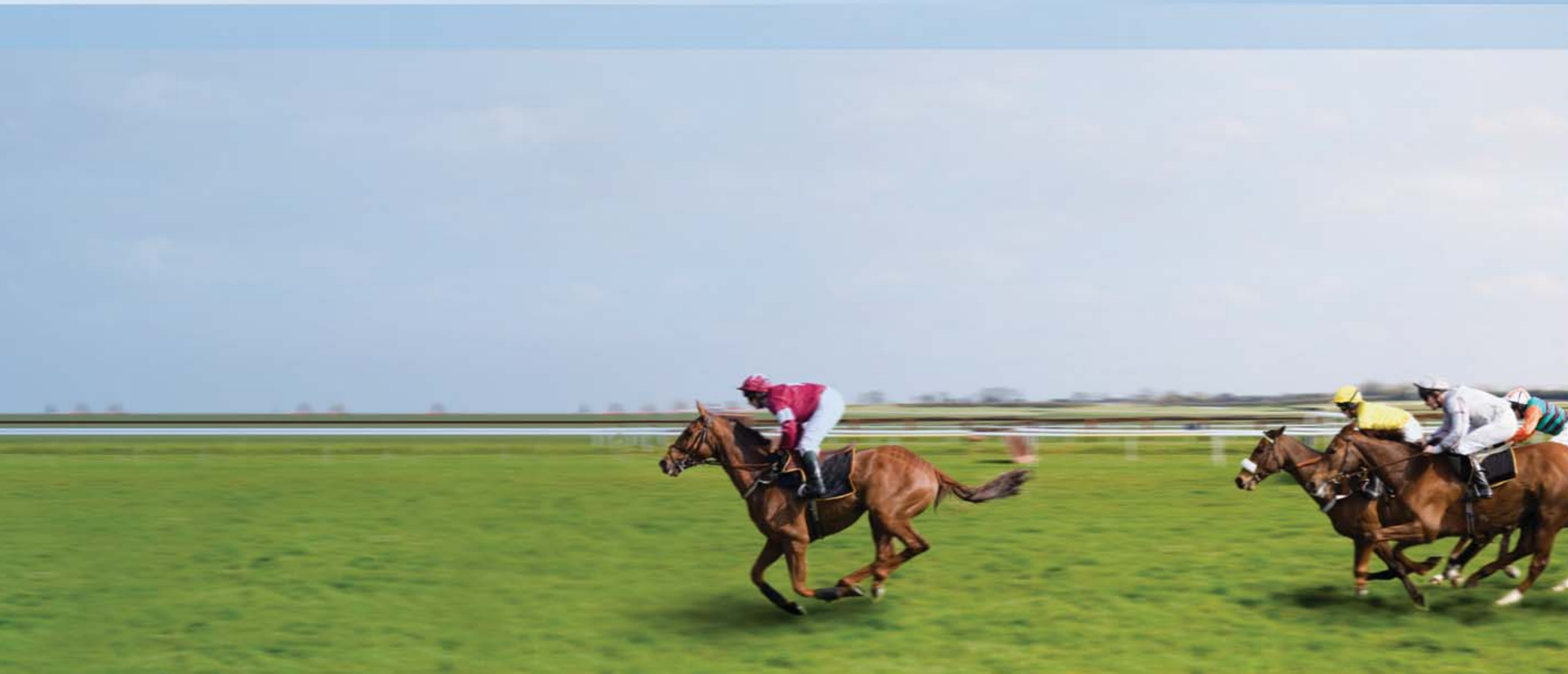
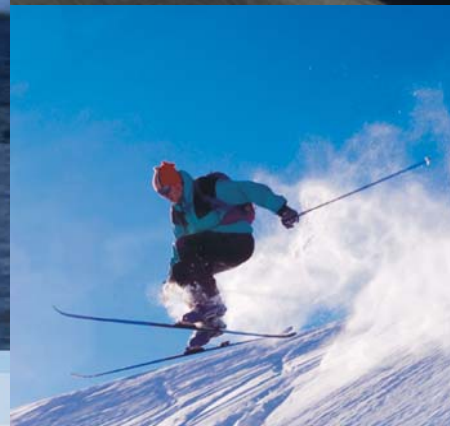
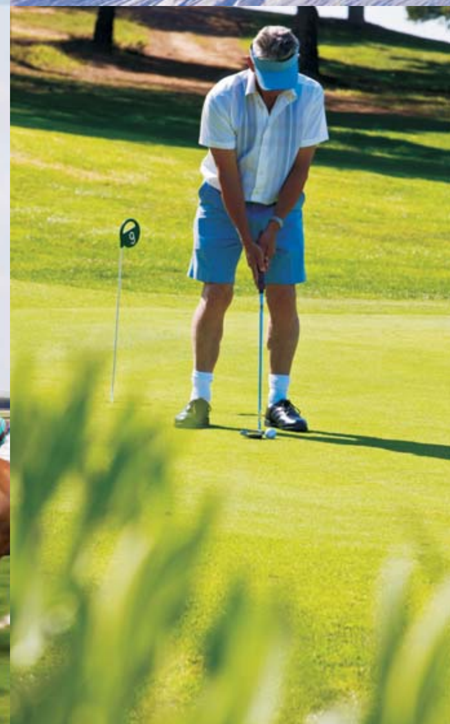
WEALTH MANAGEMENT



life enrichment







the greatest wealth is your peace of mind

what do you want to do with your life?

How often have you been asked that question by a company that's looking to manage your investments?

Not too often, we'd guess. More than likely you'll be presented with a range of confusing options and a raft of information about equities, growth forecasts and p/e ratios that's perplexing at best and bewildering at worst – and left with a feeling that someone is trying to sell you something!

At Barnett Ravenscroft, we take a simpler approach. We ask what you'd really like to do with your life, and then show you how you can comfortably afford to do it.

It's a refreshingly different way of thinking – and one that works. Our proven and revealing lifestyle planning process, together with a robust and evidence-based investment philosophy founded on Nobel Prize-winning academic research, gives you every possible chance of achieving your financial goals. You can focus on achieving your dreams and enjoy the opportunities and security that wealth brings.

the future starts here

Barnett Ravenscroft Wealth Management offers a high quality personal service and specialises in advising families, individuals and trustees who have upwards of £1 million in investable assets.

You'll have worked hard to accumulate your wealth and, understandably, you want to make the most of your hard-earned money.

It could be enjoying an extra holiday or two a year... helping the kids buy a home when they get older... contributing to your grandchildren's school fees... retiring early... treating yourself to the car you didn't believe you could afford...

We'll demonstrate how you can achieve the little things that make life worth living, without compromising your future financial independence or your children's inheritance.

So what *do* you plan to do with your life? Tell us, and we'll show you how to achieve it.

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getting you where you want to be

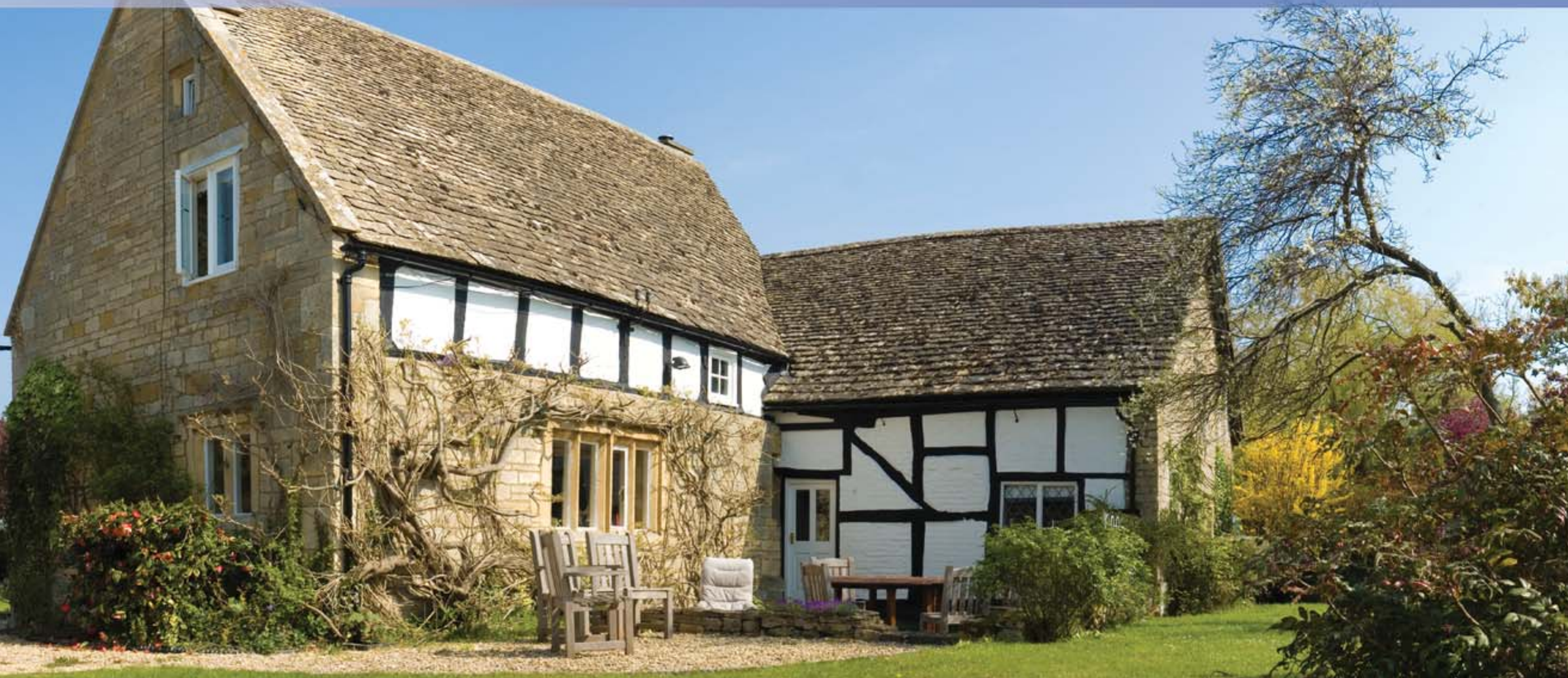
Our view of wealth management is that it's a journey: you set the destination and we plan the voyage with meticulous care, guiding you along the way through whatever conditions you encounter so that you arrive on time and in the right place.

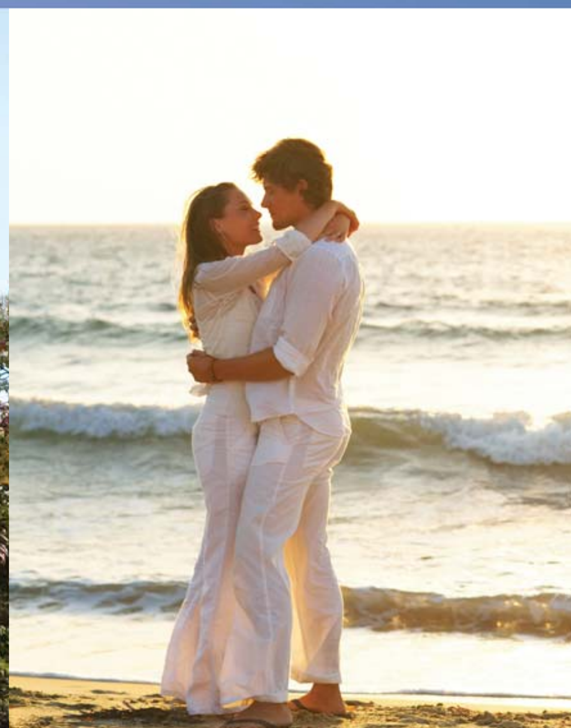
We will be your guide on the journey; so our first meeting won't be about investments at all, but about you and your aspirations, hopes and plans for the future.

In all probability you will have a reasonably clear vision of what you want to do in life; the problem is you may not necessarily know how to turn your dreams into reality. So we'll listen to what you want to achieve for yourself and your family, but also take on board your concerns – whether you can afford to do what you really want without jeopardising your home or business... whether you could run out of money before you die... how you'll handle the tax bills... how to make sure your children and grandchildren's inheritance is protected... how you will deal with unexpected emergencies...

We'll explore every corner of your finances with you to ensure that we have the full picture: assets, liabilities, income, expenditure, current investments and potential for change in the future.

total peace of mind





We'll look at how you see your life in the future – including holidays, cars, school and university fees, retirement and so on, and we'll work out how much you'll need to earn and spend to fund the lifestyle you want.

Only then do we create a highly detailed and personalised lifestyle plan that reflects your stated aims and desires, based on an investment portfolio that's structured according to your own attitude to financial risk

Once on board, we manage your portfolio rather like the skilled captain of a yacht – ensuring a steady course, keeping an eye out for any hazards along the way, plotting your position on the chart and making sure that you arrive safely at your destination.

A secure online service, accessible from a clients-only section of our website, allows you to see at a glance the complete picture of all your holdings. Your investments are continually monitored and rebalanced as required to ensure they remain on track, and we'll meet up regularly to review the progress of your investments and demonstrate that your plan remains on course to meet the financial requirements of your lifestyle.

why you can trust us

To whom should you entrust your investments? It's a common and justified concern of many clients. The adviser who gets a cut every time they trade your shares, or the one who charges a transparent annual fee that's not dependent on kickbacks from the deals they make or the stocks they buy or sell?

Barnett Ravenscroft Wealth Management operates on a fee basis. We are not tied to any financial organisation and do not receive commission for buying and selling your investments.

You know at the outset what our fees will be and what other transparent costs exist. There are no other hidden charges eating into the profits that your investments make. The fee we agree with you is based on a percentage value of your portfolio, allowing us to deliver advice that is best for you – and what is best for you is therefore best for us.

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you're in the driving seat

Effective long-term investment planning really isn't difficult to understand. But financial advisers can make a lot of money by telling you that it is.

Their basic premise is that they will maximise your investments by attempting to beat the market: outperforming the stock market index by actively managing your investment portfolio, frequently switching from low achieving to high achieving funds depending on which markets or managers seem to be performing better at the time.

In practice, this is rarely effective from the client's point of view. You may as well gamble your money on a roulette table: the odds of a fund manager consistently beating the market are about the same – and there's no credible evidence to suggest otherwise. (On the other hand, there's plenty of evidence that supports our simpler, yet more effective approach, that we'll be happy to take you through.)

It's different for the brokers and commission based advisers: they still make their money by playing with yours. But the charges you'll incur by constantly switching investments from one fund to another make a severe dent in any profits the act intends to deliver.

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plan for the long term

Our core belief is that stock markets work and are efficient. The stock market is made up of a lot of very smart people – so the chances of finding 'bargains' sitting around waiting to be snapped up are very limited and, after costs, unprofitable.

We don't try and play the 'market beating' game that tries to predict what is going to happen next; the evidence shows that such an approach is simply a gambling strategy. Instead we build portfolios that take well-defined, long term risks and are designed to deliver suitable rewards.

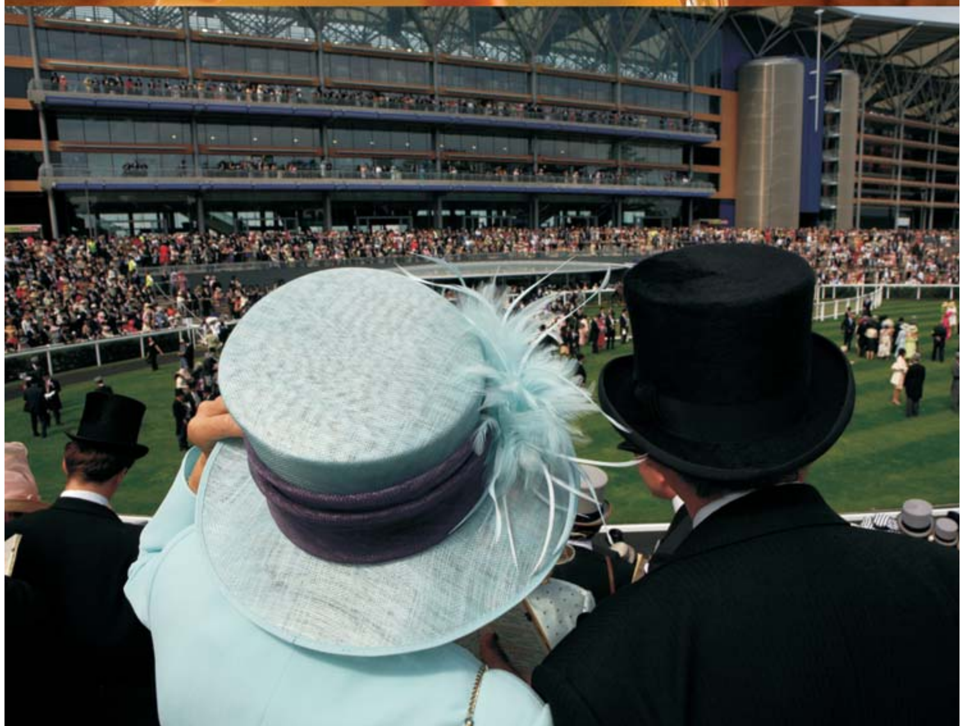
We make sure that your money is spread widely between different types of investments such as equities, bonds and property, across geographic markets and in accordance with your risk profile. The mix of these investments in your portfolio will depend on your own individual circumstances.

Once in place, we will monitor your portfolio to make sure that its mix remains the same over time: a process we call rebalancing.

What this means in practice is that there's no need to panic when the markets fall, as they inevitably do from time to time. Your portfolio is designed to weather the storms and remain on course, delivering the consistent level of returns required to fund the lifestyle you've specified and within bounds that you feel comfortable with.

If it sounds simple, that's because it is. It's a philosophy that's transforming the wealth management sector: one day, all significant investments will be managed this way.

You can enjoy the benefits now. Take a look at our website to find out more, then call Barnett Ravenscroft Wealth Management to arrange an initial meeting – and start planning for the life you want to live.



Our wealth management services

- Lifestyle planning
- Investment consulting
- Global custody and investment reporting
- Risk management
- Tax planning
- Trusts and estate planning
- Family wealth preservation
- Business succession planning
- Retirement planning

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