



Knightsbridge
Wealth

Rewarding our introducers

Knightsbridge Wealth works with a small number of professionals who recognize the advantages of a community of partner firms, providing clients with an 'expert team' approach. Such a partnership has mutual benefits. Where legislation allows, we will reward our introducers financially too.

The close relationships that we build with our clients mean that we do not merely carry out transactions, but assist with all areas of their financial planning. We will share all initial charges with our introducers. Where there are no initial charges, we will share fee revenue from the first year.

Miss G is a Taiwanese national who wished to secure the right to live in the UK and applied for the Tier 1 Investor Visa scheme, on the old rules, requiring an investment in the UK of £1,000,000. Her Singapore based lawyer, who had been advising on immigration requirements, introduced her to Knightsbridge Wealth.

We fully assessed Miss G's risk profile, objectives and existing investments to ensure UK arrangements complemented current planning.

Miss G's risk profile suggested that an equity portfolio was most preferable, so we opened an account with the appropriate investment firm. Since Miss G was going to spend more time in London, she understood the logic of having a portion of her wealth managed from the UK, by advisers who understand the specialist UK tax requirements. On our advice, she transferred £2.5m from her existing bankers in Singapore, to our care. We introduced Miss G to a specialist tax lawyer, an accountant to manage day-to-day affairs, and a concierge company – to help Miss G get established in the new property she had rented. Over the next year, she decided she was interested in buying a property. We referred her to a property search adviser who located the ideal apartment in Belgravia. Although she could buy the property in cash, it was sensible for Inheritance Tax reasons that it was supported by a loan for £1.5m that we arranged through a Private Bank.

We built the right team around Miss G to ensure trusted relationships with a number of professionals. Knightsbridge Wealth received revenue from arranging both the Investor Visa and top up investment, a share of her mortgage arrangement fee and introduction fees from the Property Finder. The original introducer was entitled to £14,640, showing the potential benefit to those working with Knightsbridge Wealth.



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University fees

Mr M-C, aged 64, is resident and domiciled in Bangladesh. He is a successful businessman in the textiles industry. He has built wealth, and expects his two sons do well in life. However, he is nervous about political risk in his home country and wants to ensure that his grandchildren have the best start in life, regardless of any potential failure in the family business. He is particularly concerned at what would happen if his home country were to become politically instable and how that would affect business.

His three grandchildren are aged 9, 8 and 7. He wanted to know if he could set aside a sum of money to ensure that sufficient funds were available to educate them at university, for up to four years each, between the ages 18 and 22.

We looked at the sort of universities that Mr M-C would like his grandchildren to attend, in the UK and US, and their current charges. Aware that education inflation runs significantly ahead of general inflation, we carried out an analysis to work out what sums would need to be available between 2025 and 2030 to ensure his objectives were met, assuming an education inflation rate of 3.9% and a likely investment return (based on his risk profile) of 6.5%.

By using cash flow forecasting, we were able to show Mr M-C that he needed to build a fund of £720,000 by age 76. We could show that this would cover education costs, on our chosen parameters, and also enable him to give £30,000 (in today's money) to each grand-child on graduation. We showed that by setting aside just under £500,000 now, these objectives are likely to be achieved.

We selected an investment company to manage this investment, identifying it as the one most likely to reflect his personal objectives. We also appointed a Trust Company who established the Education Trust to ensure that, whatever happens to other finances, these funds are always earmarked to fulfill the requirements that were intended.

In the years ahead, we will constantly review both investment and trust companies to ensure they meet and exceed Mr M-C's requirements.

If you would like to know more about the distinctive Knightsbridge Wealth approach to international wealth management, then please call us on the number below, or send us an email about how and when we can contact you.

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