Knightsbridge
Wealth

Knightsbridge Wealth
Our Services

www.knightsbridgewealth.co.uk

Our clients require expert advice across multiple disciplines in order to achieve the best possible solutions.

Governance

Knightsbridge Wealth is an exclusive and distinctive wealth management firm, sharing many values with the district with which we share our name. We stand for personal and individual service; for quality; for that special blend of long-established tradition together with innovation and modernity; and for a commitment to our clients that goes far beyond the everyday.

Independence

We firmly believe that the only way to provide clients with a truly objective view of their finances and solely in their best interests is to remain independent. We believe that remaining independent is of vital importance to our clients and strategic partners who must have confidence that we advise our clients without restriction.

Collaborative Approach & Separation of Disciplines

Professional advice cannot be delivered in isolation. Our clients require expert advice across multiple disciplines in order to achieve the best possible solutions. We recognise that as Financial Planners we must work collaboratively with other advisers.

Conflicts of Interest

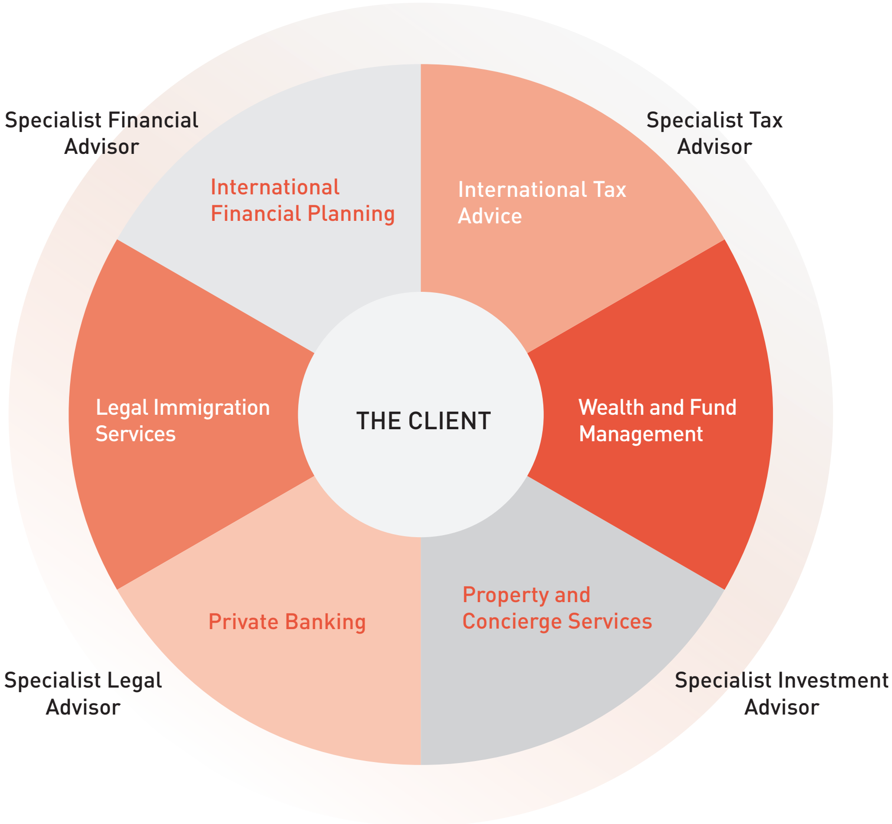
In order to avoid any possible conflicts of interest, we outsource our client's investment management.

Risk Management

Knightsbridge Wealth Limited carries Professional Indemnity cover of £2.3m and is regulated in the United Kingdom by the Financial Conduct Authority. Our clients are covered under the Financial Services Compensation Scheme.

Our professional Indemnity cover is worldwide with the exclusion of clients resident in the United Sates of America and Canada. Knightsbridge Wealth Ltd is covered by MiFID allowing us to provide services to clients in other European Economic Area member states.

Our Expert Team Approach



Our Investment Philosophy

The world is becoming increasingly more complex and confusing. Understanding the global macro economic environment is vital to ensure our clients asset allocations keep pace with change and are flexible enough to adapt to market forces.

Against a backdrop of volatility and uncertainty, it is important that portfolios are monitored and that adequate due diligence and control is applied to fund and asset selection.

Running investment portfolios in this environment requires significant resource, experience and market access. Whilst we remain actively engaged in the investment process, we prefer to work with carefully selected partners to manage portfolios on a daily basis.

In addition, we believe that providing both the strategic planning, and making the asset allocation and fund choices within the investment portfolio, is a conflict of interest. Investment managers chosen to manage funds on behalf of our clients conform to the following core Knightsbridge Wealth principles:

- Investment success requires a robust and consistent investment process
- Diversification across asset classes is fundamental to success
- Long-term returns are principally achieved through strategic asset allocation
- Additional return can be achieved through tactical asset allocation and asset selection
- Both passive and active investment strategies should be used when appropriate
- Portfolios require constant monitoring and rebalancing on a regular basis
- Informed investment decisions are made through a strategic planning process, in partnership with Knightsbridge Wealth.

Our comprehensive due diligence of investment managers helps us identify the best managers available to the market. All managers must have the following characteristics:

- Well equipped and experienced research department
- Constant portfolio review and monitoring process
- Consistent track record
- Sufficient size to have buying power and access to investments not normally available to retail investors
- Excellent levels of customer service.

We believe that our strategic planning expertise, in partnership with the principles above, offers our clients the perfect blend to achieve their financial goals.

Our investment panel includes a number of well know global operators, boutique discretionary managers and Family Office's. They are carefully chosen to complement our clients needs and objectives.

We will follow core investment principles on behalf of our clients and believe our stategic planning expertise achieves their financial goals.

Knightsbridge Wealth Family Office

Knightsbridge Wealth's Family Office directs investment strategies for very wealthy individuals and families. Our global client base is looked after from our offices in Knightsbridge, London.

There are two key reasons for a Family Office.

Firstly, clients deserve a fiercely objective and conflict free approach, an analytical focus and excellent results. This level of objectivity and independence is compromised in most wealth management firms, private banks and multi-family offerings.

Secondly, clients deserve the guidance and support of wealth experts whose main concern is always to look after, and protect, their clients' unique interests. The provision of wealth management and investment advice must be of the same calibre and integrity as specialist counsel they seek out in other important and sensitive areas of their lives, such as legal, tax or medical matters.

We aim to look after the finances of a select number of families and individuals. We wish to devote a great deal of thought, time and resource to fully understand each client's particular financial circumstance, and personal expectation, before formulating investment strategies and solutions.

Making this time and effort is very important.

It allows us to develop a clear understanding of the context and risk appetite of each client's financial affairs. It is also crucial in helping both the prospective client and ourselves decide if we are a suitable match. We need to be confident that we can develop a mutually trusting and enjoyable professional relationship, that leads to the most positive partnerships and the best results.

Family Office clients often have a greater level of complexity and therefore require and value a broader and deeper relationship.

Issues unique to clients who require our Family Office service include:

- More complex investments
- Multi jurisdictional assets and currency requirements
- Business succession planning
- Complex tax affairs
- Worldwide will requirements
- Complex Family Trust requirements
- Family governance concerns
- Prefer more regular contact.

In addition, the service is designed to solve common concerns such as:

- Too much complexity
- Lack of direction
- Tax efficiency
- Investment risk
- Succession planning
- Maintenance of preferred lifestyle
- Desire to pass wealth through the generations
- Guidance in philanthropic endeavors.

Clients who value this service are looking to:

- Build a financial plan around their personal lifestyle preferences
- Align their investment portfolios to their unique requirement
- Maximise their tax efficiency
- Pass on assets in a structured manner
- Co-ordinate their tax and legal affairs
- Build a trusted team with their needs at the heart.

Service Proposition

- Lifestyle planning and Family Governance using our WiseWealth™ process and GiftBook™
- Family & Business Succession planning using our Entrepreneurial WiseWealth™ process
- Access to Knightsbridge Advisory Team
- Cash flow forecasting and shortfall review
- Full Annual Review
- Quarterly meeting
- Quarterly valuations
- Knightsbridge Events
- Trust review
- Investment Review
- Access to Knightsbridge Wealth Asset Platform
- Philanthropy Service
- Access to select Investment partners
- Private Banking solutions
- Cash management service
- Financial Planning report
- Tax Planning
- Introduction to legal specialists
- Access to HNW & Specialist Insurance
- Comprehensive mortgage and lending advice from international specialists

Time + Effort = Clearer understanding

Knightsbridge Wealth Private Client

This is our financial planning service for clients who are looking to create and preserve their wealth and are looking to ensure that their wealth and lifestyle are engaged.

These clients are seeking greater clarity and certainty in their financial future and are looking to build a long term trusted relationship with their needs at the heart of a well thought out and constructed plan.

Our experience in building long term relationships, and our unique processes, delivers our clients the clarity and simplicity they seek. Our trusted team approach gives our clients access to leading tax and legal counsel as part of the proposition. This integrated approach delivers the complete solution.

Our clients feel at the centre of their plan.

Our market leading Investment and Wealth Management Proposition delivers all of the resources our clients need, to help them achieve the life they want to live. We use our WiseWealth™ process to help you to connect your wealth with your lifestyle and goals. Our GiftBook™ is an integral part of this process helping you to identify what really matters in all aspects of your life.

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- Build a financial plan around their personal lifestyle preferences
- Align their investment portfolios to their unique requirements
- Maximise their tax efficiency
- Pass on assets in a structured manner
- Co-ordinate their tax and legal affairs
- Build a trusted team with their needs at the heart.

Service Proposition

- Lifestyle planning and Family Governance using our WiseWealth™ process and GiftBook™
- Access to Knightsbridge Advisory Team
- Cash flow forecasting and shortfall review
- Six monthly check up meeting
- Six monthly valuations
- Trust review
- Investment Review
- Access to Knightsbridge Wealth Asset Platform
- Access to select Investment partners
- Financial Planning report
- Tax Planning
- Access to specialist partners
    - International Accountants
    - Legal Specialists
    - HNW & Specialist Insurance Advisers
- Comprehensive mortgage and lending advice from international specialists

At Knightsbridge Wealth we will help you connect your wealth with your lifestyle and goals, using WiseWealth™ and GiftBook™.

UK Investor Visa Service

Tier 1 (investor) migrants are high net worth individuals who are capable of making a substantial financial investment in the UK.

Investors who meet the Border Agency's current requirements are given permission to enter the UK for an initial period of three years. It is then extended for a further two years, if conditions are maintained.

Those with more funds at their disposal can potentially reduce the time it takes to secure residency to three years.

At the end of five years, the applicant, and their dependents, will be eligible to apply for permanent residence (indefinite leave to remain). They will need to take and pass the 'life in the UK' test, unless the applicant is under 18 or over 65.

After a further year, an application can be made for British citizenship. If approved, possession of a passport will also give the applicant, and their family members, citizenship of the European Union, and the right to live, work and retire in any of the member countries.

Throughout the period, the applicant can be employed (but not as doctor or dentist in training), or self-employed, but has no recourse to public funds.

It is not a requirement to make the UK your main home. The UK Border agency permits absences of up to six months each year. However, excessive absences from the UK could affect the success of the application.

If your eventual aim is to secure British citizenship, you must not have been absent from the UK for more than 450 days in the five- year period preceding the application, and not more than three months in the year before the application. Those looking to secure a passport should ensure absences are kept to 90 days, or less, a year. The Home Office retains discretion to waive absences in excess of the 450 day limit.

Knightsbridge Wealth is a market leader in providing the highest quality of advice and service to those immigrating to the United Kingdom.

We ensure that all investment managers we recommend have a robust and rigorous process in place. This ensures investments qualify for points against the UK Border Agency's requirements, and that they are regularly reviewed.

Service Proposition

- Access to Knightsbridge Advisory Team
- Full Annual Review
- Six monthly check up meeting
- Quarterly valuation and summary
- Investment Review
- Access to select Investment partners
- Assistance with annual tax return
- Our **UK Welcome**™ service
    - We can arrange to open bank accounts for your family's UK banking requirements.
    - We will work with leading advisers to provide you with advice and guidance on selecting the right schools and universities for your children.
    - We work with a number of leading property professionals in researching, negotiating and securing your ideal home to rent or buy.
    - If you need to finance your property purchase, we will assist in the mortgage selection process by working with our panel of Private Banks and mortgage specialists.
    - We assemble, coordinate and work with the trusted team needed to ensure your smooth transition into the UK. Professionals include Accountants, Solicitors and Trust Companies.
    - For those requiring a "helping hand" in settling into the UK, we have partnered with a number of "concierge" professionals to advise on all areas - from collecting rent and managing property, to arranging translation services and managing travel requirements.
    - Introduction to immigration lawyers best suited to individual requirements.

Knightsbridge Wealth is a market leader in providing the highest quality of advice and service to those immigrating to the United Kingdom.

Knightsbridge Wealth Trust Services

Our Offshore Trust & Wealth Preservation Service will help to protect your estate from taxation and other social impacts, both during your lifetime and for future generations.

We begin with an evaluation of your specific situation, and then create a tailor-made Trust that could save your family thousands of pounds by planning now for the future.

Using a Trust structure will ensure that the full value of your estate passes to your chosen beneficiaries, thereby protecting your partner, children, and grandchildren. All of our Trusts are individually written and guaranteed by our specialist legal partners.

Trusts are best suited to clients who:

- Have an estate worth more than £650,000
- Hold life assurance, pensions or protection benefits not written into Trust
- Would like to gift to their children or grandchildren
- Run their own business
- Will receive an inheritance
- Would like to ensure that local laws are bypassed when distributing assets
- Are currently not "deemed UK domicile" for UK Inheritance Tax

Knightsbridge Offshore Trust + Wealth Preservation Service = Protection

Using a Trust structure will ensure that the full value of your estate passes to your chosen beneficiaries.

Asset Platform

We manage - you save valuable time

Delegating the daily management of your assets to our specialists means you can spend your valuable time on other important things in life. Moreover, it gives you the peace of mind that your investments are in professional hands.

We diversify - you optimize your performance

A well-diversified portfolio, combined with our prudent investment process and professional risk management tools, can reduce your investment risk and optimize your performance.

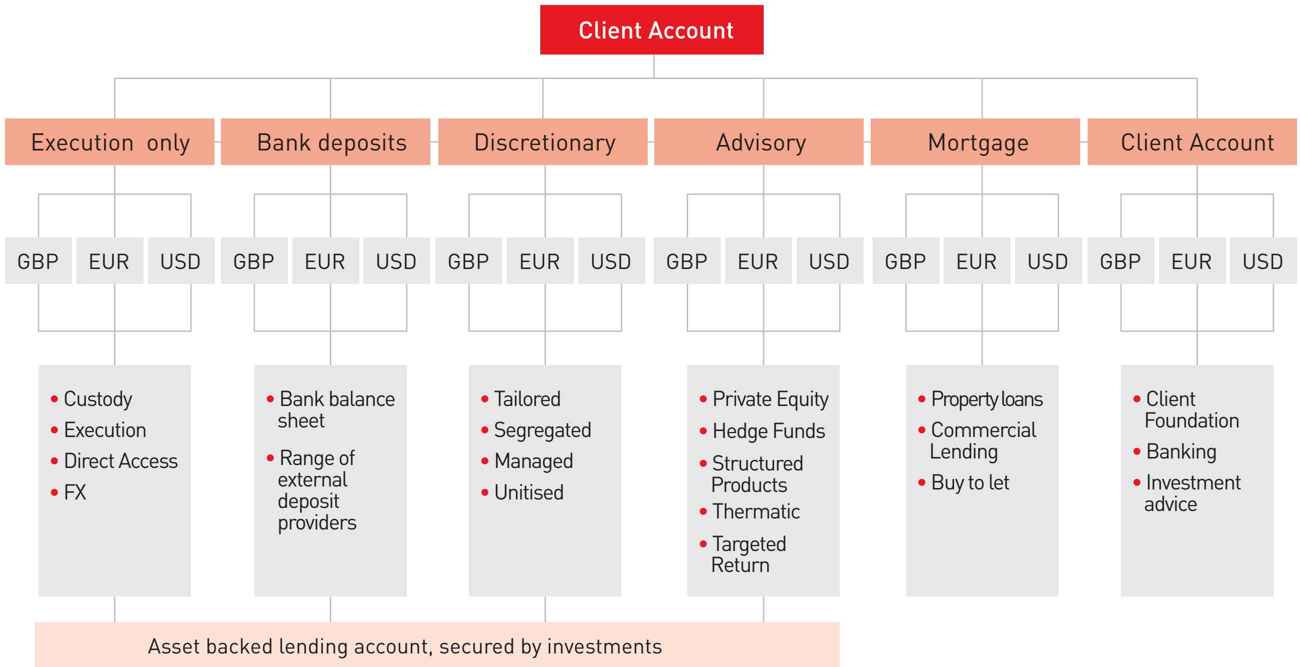
We monitor - you achieve your financial goals

Financial markets are in constant motion. Our investment specialists are continuously monitoring your portfolio to make sure that it is in line with your chosen investment strategy and thus with your personal financial goals.

We are transparent - you are informed

Regular statements of assets and performance serve to keep you fully informed about the development of your portfolio.

We have access to market leading Wealth Management Asset platforms from a variety of the industry's leading Banks and Wealth Managers.



Knightsbridge Wealth Service Summary

	Investor Visa Service	Private Client Service	Family Office Service
Access to Knightsbridge Wealth Advisory team	✓	✓	✓
Access to select investment partners	✓	✓	✓
Knightsbridge Wealth 'update' newsletter	✓	✓	✓
Investment Review	✓	✓	✓
Access to Knightsbridge Wealth Asset Platform		✓	✓
Full Annual Review	✓	✓	✓
Quarterly Review Meeting			✓
Six monthly Review Meeting	✓	✓	
Quarterly Valuation and Summary	✓		✓
Six monthly Valuation and Summary		✓	
Assistance with Annual Tax Return	✓		
Tax Planning		✓	✓
UK Welcome™ service	✓		✓
Lifestyle Planning and Family Governance Using Wise Wealth™ and Gift Book™		✓	✓
Cash flow forecasting and shortfall analysis		✓	✓
Trust Review		✓	✓
Financial Planning Report	✓	✓	✓
Introduction to Legal Specialists		✓	✓
High Net Worth and Specialist Insurance		✓	✓
Comprehensive mortgage and lending advice		✓	✓
Invitation to Knightsbridge Wealth events		✓	✓
Philanthropy service			✓
Private Banking solutions			✓
Cash management solutions			✓

Contact us

If you require further information about our services or would like to discuss your financial situation with us, 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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