



Knightsbridge
Wealth





Our approach
is to build close,
trusted and valuable
relationships over
the long term.

An exclusive and distinctive wealth management firm

Knightsbridge. One of the most cosmopolitan and charismatic districts of London. A place where tradition, quality and cutting-edge modernity come together. And a place where discerning residents and visitors alike enjoy the highest standards of service and quality in world-class hotels, restaurants, department stores and boutiques.

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.

This brochure will tell you more about **who we are**, **what we do** and, perhaps most of all, **how we work** with our clients to build close, trusted and valuable relationships over the long term. And while the words are chosen to give you a sense of our business, we hope the pictures will do the same for the district whose name we share.

What we may already know about you

Since this brochure is intended primarily to introduce Knightsbridge Wealth to potential clients, it is probable that we've never met. But even so, the fact that you have chosen to read this brochure suggests many things to us. Six points stand out:

1. You are not a UK national, and indeed you may have no direct connection with the UK at all. That said, you probably have some interests in London – maybe business, maybe a home here, maybe family connections.
2. You are affluent and successful: you have either acquired significant capital, or you are well on your way to doing so. It is likely that you own and run your own business.
3. You are aware of one or more threats to your wealth and to your future. You may be concerned about political or economic instability, or about unpredictable future developments, or local legislation that runs counter to your intentions, or even about personal safety.
4. In those circumstances, you feel a heavy weight of responsibility to manage your wealth carefully and appropriately. To that end, you have an interest in investing at least part of it through a safe haven such as London – a large, stable, well-regulated financial centre where expertise and integrity can be found.
5. Much of that responsibility stems from your sense of obligation to others, and particularly to other members of your family. You want a plan which ensures that your legacy is secure, and that the people you care about are treated appropriately.
6. Most of all, you want a trusted adviser – someone who has the necessary expertise, of course, but more importantly someone who shares your values, understands your issues and offers a complete commitment to providing the ongoing level of exceptional service you demand.

**Do you recognise yourself in any parts of this description?
If so, Knightsbridge Wealth has much to offer you.**

A low-angle, upward-looking photograph of a modern building's exterior. The left side shows a series of balconies with light-colored concrete railings and dark metal balustrades, creating a strong geometric pattern. The right side features a glass curtain wall reflecting the sky. A semi-transparent red rounded rectangle is centered over the image, containing the number '6' and a paragraph of text.

6

assertions we feel comfortable to assume about you, your family, your financial concerns and requirements.



6

points to help
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the essential
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What you may not know about us

It is our turn to reciprocate, with six points to help you understand the essential characteristics of Knightsbridge Wealth.

1. We are a young and wholly independent business, led by a senior team determined to offer a better, more client-focused and more personal service than we were able to provide from within the wealth management arm of a very large international bank.
2. Knightsbridge Wealth specialises exclusively in the international market. Providing a London-based service to non-UK nationals, whether or not they are resident or domiciled in the UK, is the only thing we do.
3. Our approach is based on two fundamental principles: total confidentiality, and an exceptionally close understanding of every client – their circumstances, responsibilities, ambitions, dreams, fears, and intentions. We will never recommend any investment solution until we understand exactly what it is that you want that solution to achieve.
4. The level of service we will provide is unlimited. People talk of “going the extra mile”: we will go many thousands of extra miles, travelling when necessary to meet with you and discuss your situation wherever you may be in the world.
5. We take a holistic approach to your investment strategy, whether we have responsibility for the whole portfolio or just a portion of it. It is the overall shape which is important, and which must be suited to your objectives, your attitude and any cultural, religious or other factors which have a bearing on the approach.
6. We are ready, willing and able to implement your solution without delay. We have the cross-border authorisation necessary to transact, we are regulated by the FCA in London, we have a network of high-quality custodians and investment specialists, and together our team has 200 years of international investment experience to bring to bear on your requirements.

The way to your individual solution: a simple four-step process

1

Whether you ask us to take responsibility for your entire portfolio, or just a part of it, we adopt broadly the same four-step process to make sure we achieve the best investment outcome for you:

Getting to know you: what makes you tick?


How much does personal understanding matter in the world of investment?
We say it matters more than anything else.

Of course it is partly a question of understanding the facts. What is the source and origin of your wealth? What other investments do you currently hold? What tax issues are you dealing with?

But these facts represent no more than half the story – arguably much less. The other part is to do with you as an individual:

- What is your personal background?
- What family do you have, and what responsibilities do you feel towards them?
- What cultural or religious ideas are important to you, and do they affect the ways that you would choose to invest?
- What risks do you believe you are facing, and to what extent are you comfortable with them?
- Overall, at the highest level, what are your ambitions and intentions, and how do you envisage your wealth helping you to achieve them?

It takes time to develop an understanding of subjects like these. We will invest as much time as necessary in getting to know you. Only in this way can we be sure that we are able to become trusted advisers, in whom you can place real confidence.



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to know you.



We will design a portfolio diversified across a range of markets and asset classes, and making use of the range of investment vehicles that best suit your needs.

2

Assessing the best solution: what is the right direction for you?

When it comes to designing the investment solution, selecting the assets to be held within our clients' portfolios is literally the last thing we do. Two equally important tasks come first:

The first of these is developing an appropriate structure. The issues to be considered here include:

- In what jurisdiction should the investment be held?
- In what name or names should the investment be held?
- Should the investment be written in trust, and if so who should be the beneficiaries and owners?
- How do we ensure that the proceeds of the investment will end up in the right hands?

The answers to all of these questions are crucial in order for you to enjoy the security, tax-efficiency and control which you are seeking.

- The second essential task is to identify the most appropriate custodian for your investment. There are several key considerations:
- Since this will be the institution that actually holds your money, security is of the greatest importance;
- The custodian's service standards must meet your needs;
- Needless to say, the custodian must be willing and able to accept.

With issues like these in mind, we will normally select either a leading international private bank, or a global asset manager.

Only with these key issues resolved will we then consider the content of your portfolio. We will bear in mind:

- Your investment goals: what outcome are you seeking, and what is your time horizon?
- Your attitude to risk: how much are you willing to take in search of higher returns?
- The organisation of your wealth as a whole: how does this element fit within the whole?

Taking all of this into account, we will design a portfolio usually fully diversified across a range of markets and asset classes, and making use of the range of investment vehicles – such as segregated portfolios, insurance company funds or offshore collective investments that best suit your needs.

3

Making it happen: quickly, smoothly, efficiently

The implementation process is the easiest to under-estimate. Once you are ready to invest, you need a service that is ready to take action – especially if you are in the UK for a limited time.

Our process is smooth and efficient, drawing on a total of 200 years of experience spread among our small team. We're ready to transact – and to make sure that we follow any particular instructions to the letter. (For many clients, for example, there are important security reasons why no investment correspondence should be sent to their home addresses. That kind of instruction could be disastrous to ignore.)

4

Reviewing your investment's progress: making sure you stay on course

Investment is a long-term business. The results of any chosen strategy will not be fully apparent for a long time. All the same, it is important to monitor developments and measure progress towards your goals.

It is our responsibility to do this, and to share our analysis with you in ways that are both straightforward and convenient for you. Depending on your travel schedule, it may be easier if we come to report to you in your country of residence. We are more than happy to do this.



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Key Business partners: our closest working relationships

Knightsbridge Wealth is fiercely independent. We act for the client in searching out the very best financial solutions available in the market.

However, we are proud to have formed a strategic partnership with **UBS** – Union Bank of Switzerland – one of the world's most prestigious wealth management and investment banks.

Knightsbridge Wealth is one of a very small number of UK Independent advisers in the international marketplace to have established such a partnership with UBS. We have access to the full range of expertise that you would expect, together with market intelligence on funds and securities spanning the globe.

Whilst Knightsbridge Wealth is a small, dynamic firm, we have the links with one of the most powerful banks in the world.

In this way, we give our clients the very best of all worlds. Personal service and the ability to react in a way that only a small firm can do, partnered by one of the world's most prestigious brands.



Going beyond the investment solution

At Knightsbridge Wealth, we are more than investment specialists. As your London-based financial adviser, we can provide expert support in other areas such as:

Property finance

For international clients, buying a home requires careful planning to ensure it is handled correctly and truly reflects your requirements. Having a property in the UK, for instance, gives rise to a potential liability to UK inheritance tax, even if you are not a UK resident. Our expertise will ensure your requirements are fully investigated, so that you can get the most out of your property investment.

Whether or not you require it, taking a loan may make sound sense, depending on your situation. We have links with all the major lenders, and a thorough understanding of their services and their lending criteria. We will manage the application process on your behalf, together with all associated areas that may require consideration. If necessary, we can also introduce you to property-finding specialists to ensure that you buy the right property for your requirements – whether as an investment or as a home.

Immigration services

Many of our clients are looking to secure residency, or even citizenship, in the UK or another country. This could be to secure the option of moving to a 'safer' environment if the need arises, or it could be to enable their children to be properly schooled. It could just be to make international travel easier.

The team at Knightsbridge Wealth are amongst the most experienced in the UK in advising clients on their investments to meet the requirements of the UK Tier 1 Investor Visa scheme. It is not simply a question of selecting a bank: we carefully analyse all solutions available and recommend the best fit with our client's requirements. We work closely with London's leading immigration specialists, to provide tailored guidance on all immigration issues, which could simply include advice on which country offers residency which best suits your personal circumstances.

Tax structuring

The UK remains one of the most attractive places for foreign nationals to invest, or to live. However, rules that affect those who are non resident, or non domicile, are constantly changing. It's important to work with a tax-aware team who are experts in this niche market. We work closely with a number of specialist international accountants to ensure you are always given the best advice for your requirements. It will often be appropriate to consider tax structures, or trusts. We work with teams in several jurisdictions, including Monaco and the Channel Islands, to access the very best guidance to maximise the potential for your money.

Integrity and Ability:

Knightsbridge Wealth is led by two key individuals who have worked together for over 15 years.



Alexander Wade

Alexander is one of the most experienced London advisers in the international market, specialising in this field over the last 17 years at HSBC, consistently recognised as one of its most accomplished advisers. He has over 21 years' experience in financial services. He is particularly interested in the Middle East market and understands the specific issues which are relevant there.

He is married, with three boys, and a keen interest in travel, food and wine. He enjoys spending family time at his second home, in Morocco. Alex is active in his local community, with a passion to increase opportunity for all, and a commitment to both social and business enterprise. He is currently Founder and Chairman of The Fulham Boys School, establishing a new Church of England school for 700 boys. This state-funded, independent school will help raise academic achievement for all in an inner city location – and will be one of only a handful of new boys schools opened in the UK in the last 50 years.



Stuart Poonawala

Stuart has worked in financial services since 1998. In 2003, he helped to found HSBC's specialist London arm advising international clients which quickly became one of the bank's most successful UK divisions. In 2009, he launched **Kubera Wealth** which now becomes our sister company, focussing on providing quality advice to the UK market.

Stuart is passionate about providing a truly exceptional wealth management experience with a high level of personal service. He has particular experience in dealing with entrepreneurs from around the world who choose to be based in the UK.

He is married, with three girls, and has a keen interest in art, photography and golf. He lives in north-west London where he is an established part of the local business community.



Graeme Cowie

Graeme has joined the team at Knightsbridge Wealth and is responsible for building our professional connections with international lawyers and accountants, as well as co-ordinating our relationship with key fund managers at a number of international Private Banks and Discretionary Fund Managers.

Graeme has spent over 20 years in financial services and investment management, most recently spending more than six years at UBS where he led the Strategic Partnership team.



Mohammed Ahad
Financial Planning
Manager



Kellie Lewis
Client Relationship
Manager



David Barnard
Office Manager



Jack Keegan
Financial Administrator



Kelly Kular
Personal Assistant
to the Partners



Daniel Hawes
Relationship Officer



Heidi Witham
Paraplanner

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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