PMW | Partridge Muir & Warren

CHARTERED FINANCIAL PLANNERS

Chartered
Financial
Planners

WEALTH MANAGEMENT EXECUTED BEAUTIFULLY

About us

At Partridge Muir & Warren we understand that although broad aims may be similar, there is a crucial difference between each client's personal circumstances. By understanding everything we can about your current financial situation and long term goals, we are able to create highly tailored and individual solutions to help you achieve the financial future you desire.

Established in 1969, we are Chartered Financial Planners and Wealth Managers based in Esher, Surrey. We provide comprehensive financial planning and wealth management services, as well as one-off consultations and investment advice.

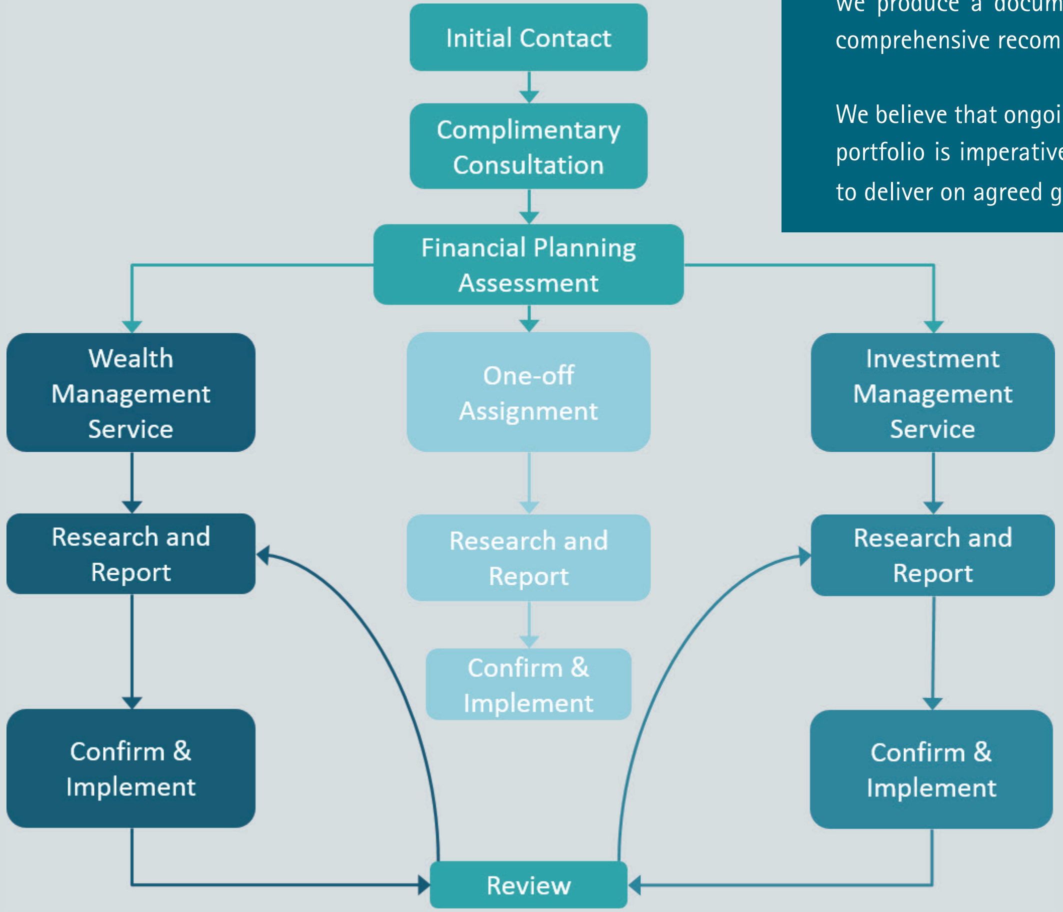
Our proven record of delivering great returns for our clients and our meticulous approach to customer service are what really set us apart. We believe that every customer interaction is an opportunity to make a lasting impression. Identifying your goals and making measurable progress towards pursuing them is what keeps us so enthusiastic about the services we provide.

Growing and protecting client wealth has been our mission since the company was founded almost 50 years ago, and just like our clients, Partridge Muir & Warren is in this for the long term.

Chartered Financial Planners

Our commitment to maintaining our chartered status demonstrates our understanding of the importance of ensuring excellence and professionalism.

The process



Our approach

The initial stage is designed to build a shared understanding of your objectives, following which we produce a document containing detailed and comprehensive recommendations.

We believe that ongoing review of your investment portfolio is imperative to ensure that it continues to deliver on agreed goals and objectives.

Initial Contact	Initial contact is made and an Adviser will call you to discuss your current situation and financial goals so that they can assess how PMW can help. An appointment will then be made to visit our offices in Esher to discuss objectives in more detail.
Complimentary Consultation	During the consultation we will gain a detailed understanding of your circumstances, priorities, preferences and objectives. This stage of the process is carried out at our expense and without obligation.
Financial Planning Assessment	We will reach agreement regarding the scope of work to be undertaken and make a recommendation on the service most suitable for you. It might be that a one-off assignment will be sufficient for your needs or we might feel that you would be better served by subscribing to one of our ongoing services. Before continuing we will agree payment terms based on our fee structure.
Research and Report	You will be appointed both an Adviser and an Account Manager who will carry out research and analysis of your options and consider all the information provided in detail. They will then provide you with a written recommendation in the form of a bound report.
Confirm and Implement	We will discuss the report with you to ensure that you fully understand our recommendations and confirm acceptance of our advice. Once you have confirmed acceptance, we will implement your new strategy.
Review	All clients of an ongoing Service receive a detailed formal appraisal of their investments. The frequency of your appraisal will be dependent on your circumstances and objectives, as well as the scale and complexity of the portfolio that will be under our management. In most cases, a formal annual appraisal with a 6-monthly portfolio update is agreed as suitable.

Helping you plan for the future with confidence

Financial Planning

As Chartered Financial Planners, the cornerstone of our services is the Financial Planning Service which operates either as a singular process or as a gateway to one of our ongoing review services.

We believe that in order to provide you with a comprehensive and effective financial plan, we must first understand you as a person and identify your unique aspirations. By knowing everything we can about you and your family we are able to develop a highly tailored financial plan to meet your goals and objectives. No two financial plans are the same and we invest the time to make sure that our recommendations suit all of your needs. Most importantly, any advice that we give is 100% independent so you can be sure we have your best interests at heart.

As part of a full financial plan we will usually consider the following areas:

- ☑ Protecting your wealth
- ☑ Tax mitigation
- ☑ Pension planning
- ☑ Investment planning
- ☑ Estate planning

> “The quality of advice and service levels have been excellent. Everybody we have met and dealt with at PMW has been extremely kind and understanding, and above all very professional.”
>
> - Mr Partis

Investment Management

Our Investment Management Service is designed with you in mind and focuses on providing day-to-day professional management of your investments, in line with your pre-defined goals and objectives. Performance is regularly reviewed by your dedicated Financial Adviser so you can rest assured that your investments are in the right hands.

The Service provides a cost-effective advisory solution for clients with between £50,000 and £100,000 to invest. It is suitable for both individuals and trustees requiring either advice about a new investment or an appraisal of existing investments. Following an initial consultation we will provide detailed recommendations for either a new portfolio or changes to an existing portfolio that we feel will best achieve your financial goals.

When you place your trust in our team you can be sure that you are receiving dedicated, personal and independent advice from a company with over 45 years of experience.

> “Over the years PMW has helped us secure our pensions, and a very happy level of capital investment. They have also been instrumental in helping to set up trust funds for our grandchildren.”
>
> – Mr Wright

Creating a personalised portfolio of investments for you

Wealth Management

Our Wealth Management Service is a sophisticated and ongoing process that takes care of all your financial planning and investment management needs, tailored to your specific requirements and delivered by a dedicated team of experienced professionals. Whether you are planning for retirement or simply want to protect and preserve your wealth, we provide expert advice and tailored recommendations to help you to achieve your financial goals and objectives.

The bespoke nature of this Service means that we are able to accommodate a wide range of wealth levels from the perspective of assets placed under our management. For example, although the average portfolio size is currently in the region of £600,000 we will consider supervising portfolios with a starting value of £100,000 where it is likely that further assets will be introduced at a later stage. We also have many clients with multimillion pound portfolios, with the largest single family arrangement under our management being in excess of £12 million. We have the experience and expertise to deal with most requirements.

> "We have appreciated the warm and personal approach of PMW. No request has been too much trouble."
>
> – Mr and Mrs Levitton

Making your wealth work for you and your family

Protecting you, your wealth and your family

Trust & Estate Management

At Partridge Muir & Warren, we understand that you want to protect yourself and do everything you can to ensure your loved ones are well looked after. That is why we formed our sister company, PMW Trust. This company is dedicated to creating and managing trusts, administering estates and overseeing all aspects of related planning. Our purpose is to ensure that you are prepared for any eventuality and that you and your loved ones receive consistent, unbiased and professional advice when it is needed most.

With our comprehensive private client management service you can trust PMW to protect you, your wealth and your family, no matter what the future may hold.

As a client of PMW Trust you can choose to benefit from all, or some, of the following services:

- ☑ Professional Trustee
- ☑ Professional Executor
- ☑ Estate Administration
- ☑ Lasting Power of Attorney

PMW | Trust

PRIVATE CLIENT MANAGEMENT

Clients we serve

At Partridge Muir & Warren our expertise and experience means that we have been privileged to work with a diverse range of clients over the years. Although all of our clients have very different financial objectives, what often defines them is that they value long term relationships and understand that financial goals are not achieved overnight.

We value our clients and nurture them. Transparency is important at every level of what we do and that is why we avoid jargon. We believe our role is to equip clients with the knowledge and understanding to make informed decisions about their financial strategy rather than hand out financial 'prescriptions'.

All of our services are designed to cater for the needs of the following categories of client:

- ☑ Private individuals
- ☑ Family trusts
- ☑ Charities

> "We are privileged to enjoy the trust and loyalty of our clients and we work very hard to repay them by making sure that their personal financial goals are achieved."
>
> – CEO, Simon Lewis

Why PMW?

Tailored

Our Wealth Management Service is a sophisticated and ongoing process that takes care of each individual client's financial planning and investment management needs. It is tailored to their specific requirements and delivered by a dedicated team of experienced professionals. Whether a client is planning for retirement or simply wanting to protect and preserve their wealth, we provide expert advice and tailored recommendations to help them to achieve their financial goals and aspirations.

Consistent

PMW operates a house view which regulates how assets are apportioned across the main asset classes to achieve the agreed relationship between risk and reward. The house view also determines which investment sectors are harnessed, how money is spread geographically and how investment styles should be blended. This is regularly reviewed to ensure it reflects the current UK and international economic outlook.

Monitored

Our client team, which includes Wealth Managers/Financial Planners and Account Managers, constantly research and monitor individual funds to ensure they continue to make an appropriate contribution to the portfolio as a whole. We hold regular meetings to review the performance of funds and ensure they continue to meet our standards. We are continually adapting and evolving to meet our clients' needs and to reflect the changing dynamics of the wider world.

Returns

Our default position is one of conservatism. We do not believe in taking risks that are not required to achieve a financial goal. The majority of our clients seek a consistent, competitive return on their capital and the longevity of our client relationships is testament to our success in delivering on this promise.

Building lasting partnerships with our clients is at the heart of our business.

Client longevity

Bespoke

We make it a priority to get to know our clients and provide tailored solutions that are aligned with their individual needs. We have the breadth of skill to guide clients through various stages of their lives, supporting ambitions now and in the future.

Partnership

We ensure that mutual interests are aligned and that every client relationship is built on trust and understanding. We believe this is key to building client relationships that stand the test of time.

Independent

By taking the time to understand our clients' long-term goals we are able to deliver relevant and well-informed advice that is 100% independent.

Personal

We believe that every customer interaction is an opportunity to make a lasting impression. That is why we do not restrict time allocated to clients and we are always only a phone call, email or letter away.

Experience

Clients have trusted PMW since 1969 and our reputation has been built on their confidence.

This is why our current clients have been with us for an average of 18 years.

Becoming a client

At PMW we are always delighted to speak with prospective clients about our services. Once we have assessed your needs we will arrange a consultation at our offices in Esher, Surrey. All prospective clients meet with one of our Chartered Financial Planners at outset. The meeting will be at our expense (you will not be charged) and the purpose will be to discuss your circumstances and objectives. Advice will not be provided at your first meeting although if we believe we can help you to achieve your objectives we will explain your options and outline costs.

You can find out more about becoming a client by contacting us or visiting our website:

01372 471550

mail@pmw.co.uk

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www.pmw.co.uk

Our CEO writes regular articles relating to the economy and financial markets. These can be found by visiting www.pmw.co.uk/ceo-insights. If you would like to receive these, you can sign up to our distribution list by visiting our website.

"We offer a bespoke and personalised service that allows our clients to be confident that they are doing all they can to secure their wealth and preserve it for future generations."

Simon Lewis
CEO and Chartered Financial Planner

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