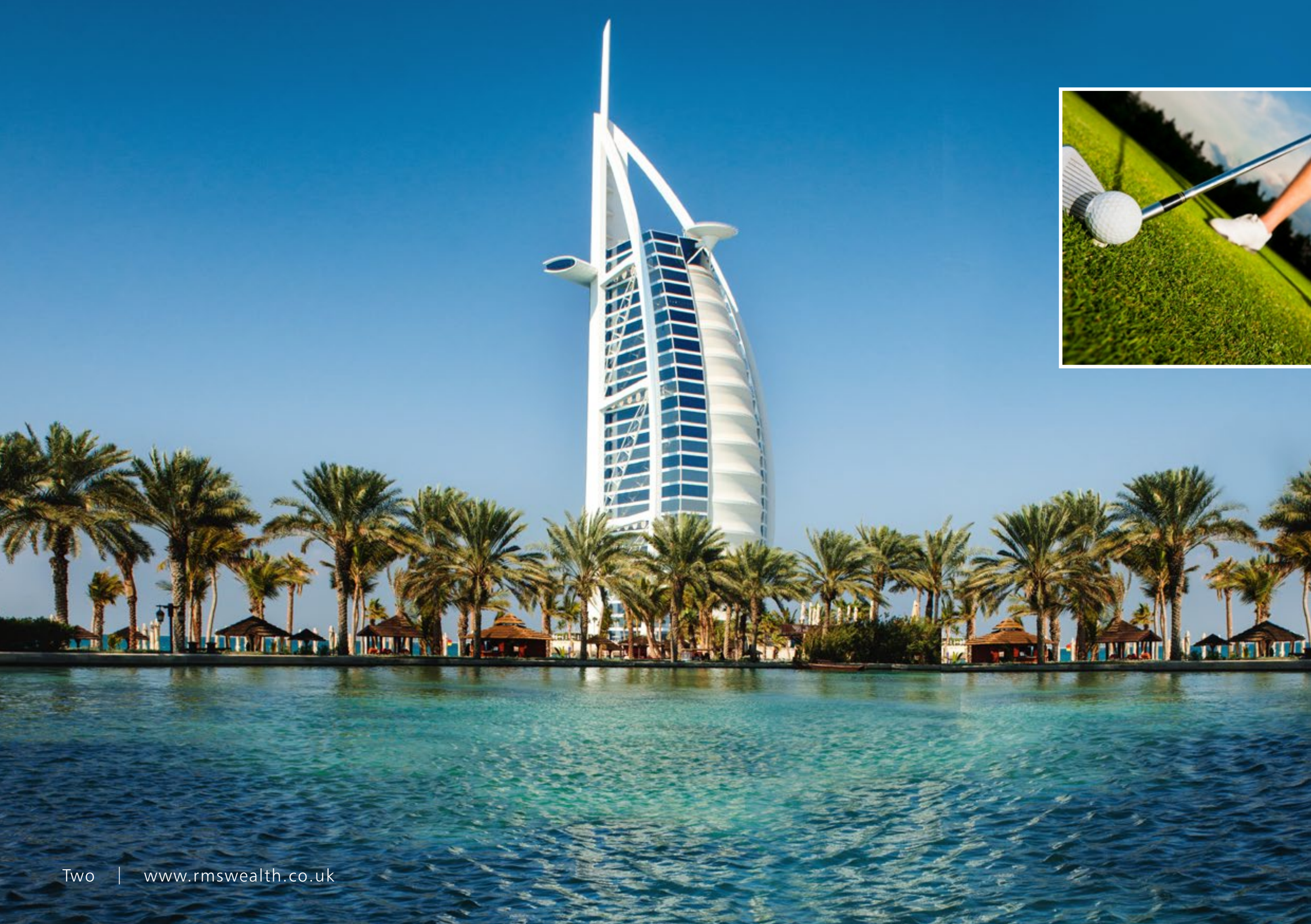
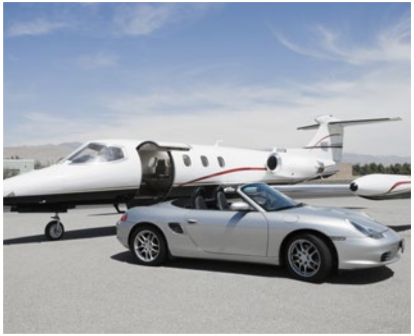
RMS Wealth Management

Financial planning for the life *you* want to live…





How do you want to live ***your*** life?

You may be a professional, a sportsperson or an entrepreneur but whatever your background we all have one thing in common – time is our most valuable commodity.

Everyone has a desired lifestyle which is unique. It's our job to show you how you can achieve yours and then manage your affairs in a way that enables you to maintain it whilst having complete financial peace of mind, confident that you can get on with enjoying your life.

RMS Wealth Management provides high quality, bespoke, lifestyle financial planning and wealth management services. We specialise in advising individuals, families and trustees with significant investable assets.

We firmly believe that true financial planning must have your long term life goals, dreams and aspirations at its heart. After all, if we don't know where you want to get to, how can we create a plan to make sure you get there? It sounds obvious, but not all wealth management firms operate this way.

RMS Wealth Management

Financial planning

Everyone should have a financial plan. Having worked hard to acquire your wealth, your financial security should not be left to chance. Financial planning is about answering the big questions that can keep us all awake at night. Such as

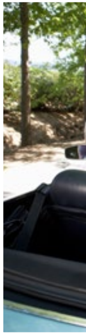
- What do I really want out of life?
- How much do I need to let me do the things I want to do?
- When can I afford to stop working and start enjoying?
- What do I need to do to ensure I never run out of money?
- If the worst were to happen, will my family be financially secure?
- How much is enough?

By getting to know you we can help you identify the answers to all these questions and then create a personalised, long-term plan to meet all of your financial objectives.

Investment management

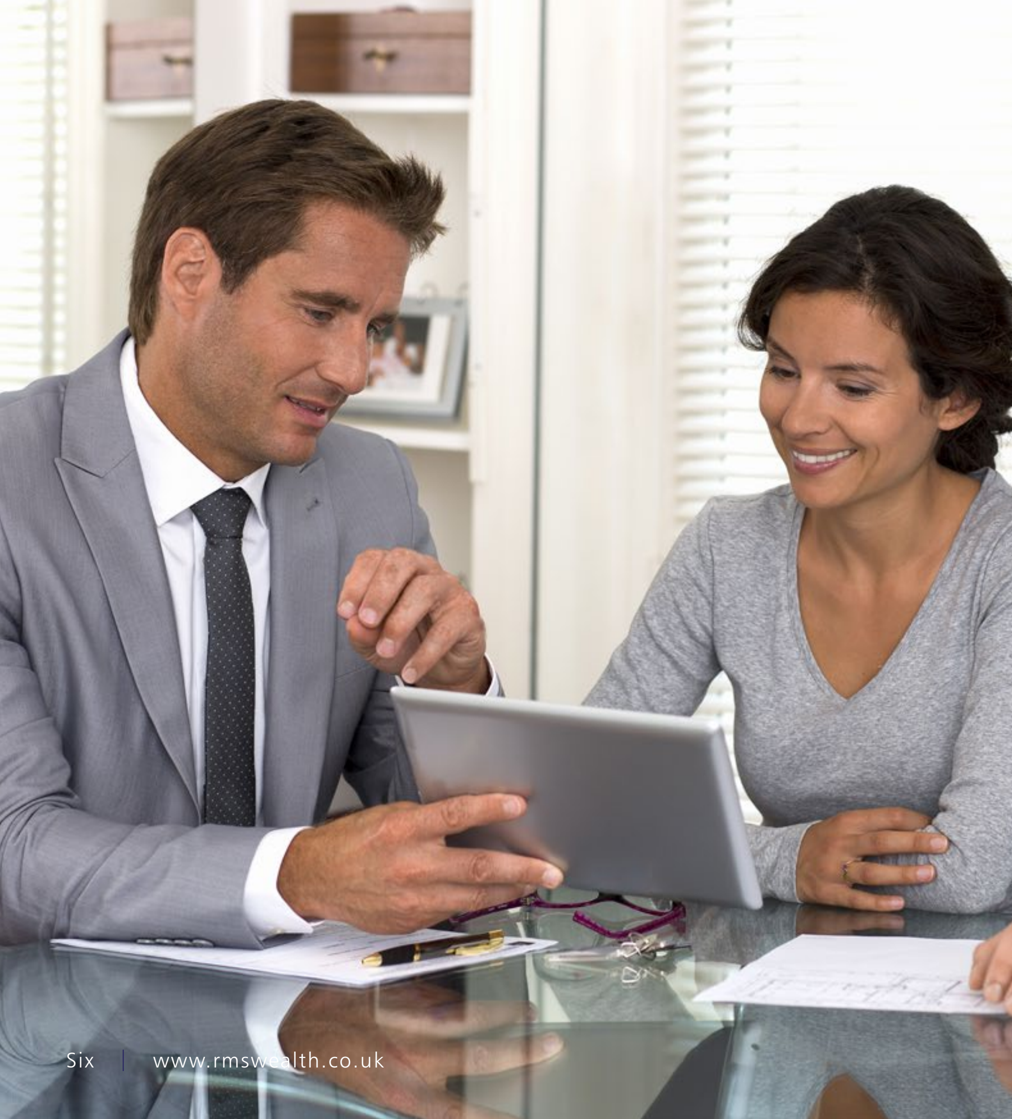
Our investment philosophy is based on Nobel prize winning academic research. We believe markets are efficient and diversification and planning for the long term are key, not striving for short-term outperformance.

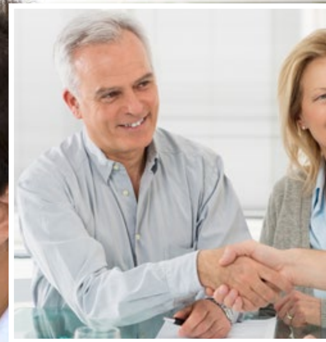
Active and passive fund management strategies do not need to be mutually exclusive. As with most things in life, it's about finding the right balance. The



truth is that depending on your attitude to risk and selected asset allocation, there are advantages and disadvantages to both. Research shows though that the most important contributing factors to long term investment returns are asset allocation and remaining invested in the markets. After this, the only thing that can be truly controlled is cost.

Therefore we will always seek to minimise the costs of your portfolio where possible while maintaining the selected asset allocation and managing risk.





How we work

Our initial meeting will be free of charge. It will be used to get to know you and discover what is important to you, not just financially but personally. We will discuss how you envisage spending your time in the future and together we will determine your major financial and lifestyle goals and what you want to achieve. We will also explain how we work and the costs of our services before agreeing to work together.

We assess all of the available information, creating a highly detailed, personalised financial plan based around your own attitude to and requirement for investment risk. We use advanced cash flow modelling software to help you visualise your financial future and also look at a number of **'what if'** scenarios to really help bring your plan to life.

Once your plan has been put in place, it's important to make sure it stays on track. We regularly review your investments to ensure the agreed asset allocation is maintained, rebalancing the portfolio as necessary. We will also meet on a regular basis in order to keep your plan in line with any changes in circumstances.

Next steps

Whether you're looking to take financial advice for the first time or are simply looking for an alternative perspective to that provided by your traditional IFA or private bank, we'd be delighted to hear from you. To arrange an informal discussion about your existing circumstances and plans for the future please get in touch.

Wealth management services we provide include the following:

- Lifestyle financial planning
- Lifetime cash flow forecasting
- Retirement planning
- Inheritance tax & family wealth planning
- Trust and estate planning
- Investment management
- Risk monitoring
- Protection
- Wills and lasting powers of attorney

RMS | WEALTH MANAGEMENT

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