Lexington
Wealth Management Limited

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Is your Pension in Safe hands?

Warren Shute CFP, FPFS
Chartered Financial Planner
Lexington Wealth Management

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Who are Lexington?

We are a local firm of Independent Financial Planners - IFAs

Owned by Warren Shute CFP, Chartered Financial Planner. Warren is a Chartered Financial Planner, a Certified Financial Planner and a Fellow of the Personal Finance Society and has been authorised by the Financial Services Authority (or previous regulator) for well over a decade.

A Chartered Financial Planner is a high level Independent Financial Adviser (IFA). One who has proven him/herself with experience and academically.

Lexington look after the financial interests of many of the leading SME's (Small & Medium sized Entities) in the area. Working with your other professionals, such as Accountants, Solicitors and Bankers, Lexington can help protect your Personal Assets, Improve your Investment Returns and act as a central point of contact for various financial issues.

Lexington's FSA registration can be found at – http://www.fsa.gov.uk/register Our reference number is 440099.

Furthermore, our reputation is extremely important to us. Warren has *never* had a complaint against him since he was authorised.

What do we do?

We offer comprehensive financial advice linked to your lifestyle.

What does that mean?
We look at where you are today, ask questions to understand where you want to be in the future, and together agree a financial roadmap to bridge the two.

Ask yourself these questions:

> *'If we were sitting here three years from today, looking back on today, what would have to have happened in that time for you to be happy with the progress?*
>
> *'Imagine that you have enough money to take care of your needs, now and in the future. How would you live your life? Would you change anything?'*

If you are currently receiving the service you require from your Financial Planner, you are fortunate and my intention is not to disturb this relationship.

If you are not, and you have at least £100,000 of investable assets (such as Pension funds, PEPs, ISAs etc) then we can help and would like to meet with you to see if we can work together.

Our service to our clients

Staying focussed on your goals
A detailed review meeting is held yearly to ensure things stay on track and achieve your objectives. Interim reviews are also conducted throughout the year at predetermined dates, providing other opportunities to stay focussed on your goals.

Minimising hassle
Our aim is to improve your lifestyle through the use of smarter strategies. We take the pain out of managing those strategies by handling all administration. This gives you more time to enjoy the lifestyle you are creating.

Working for you
Lexington is not owned by any institution, so our advice is not tainted by conflicts of interest. Our strategies consider all available options that may improve your financial security, and improve your lifestyle. You are our client, we work for you.

Considering all investments
Our philosophy states that a sound investment strategy must support a client's overall objectives. That's why we bring you a broad based approach that considers all appropriate investments including; direct shares, institutional managed investments, commercial and residential property and even your own business.

Analysing what's suitable
We use research from Financial Express, Dimensional Fund Advisors and Aequos. This high quality research ensures we take the shortest path possible from where you are now to where you want to be in the future. We recognise no one has a monopoly on good ideas, and if you see something unique we can investigate it for you.

Managing your investments
We know how important it is for your 'critical capital' to really do its job. It's the money that is going to ensure you live life the way you want to, so it has to work. That's why we manage it using a scientific process that has stood the test of time. After all, your goals may change, or markets may change. Our commonsense approach to investing allows that flexibility.

How can we start?

Due to the erratic nature of the stock market over the last year we are offering company owners in our area a **Free Pension Performance Review, which we would typically charge £500 to arrange.**

The Pension Performance Review is one part of our overall service which all our new clients receive. We are offering this to you free, as a ‘taster’ of our service. If you like it, we hope you will become a full client.

We suggest that we arrange a meeting, during reasonable office hours at your place of work, or our office. We would then use this meeting to let you know a bit more about who we are and how we work. It will also give you an opportunity to see if you would want to work with us going forward.

If you like what we have to say, we would then arrange a meeting for you to come to our offices, at Lydiard Millicent, to discuss our findings.

A bit more detail

What Insurance companies do you invest with?
Insurance companies pay hefty commissions to advisers, which you ultimately pay for and we believe do not encourage ongoing service. Insurance companies are ideal if your adviser wants a one-off relationship/sale with you, but we don't.

We want to build a long term relation with you, hence many of our clients have been with us for over 10 years.

We use a platform to hold our clients investments. A platform provider, such as Transact or Scottish Widow's Retirement Account offer a transparent pension/investment wrapper to hold your funds.

I have a demonstration account set up for you to view on my web-site which can be found at www.Lexingtonuk.com and clicking on the Client Login Area, then Transact at the bottom Left Hand side and clicking on Ian's or Pamela's demonstration account.

What is a Pension Performance Review?
This is where we will review the performance, charges and suitability of your current pensions/investments and give you simple clear feedback you can act on.

What will it cost?
We are not charging for this special report. Normal cost is approximately £500, depending on the number of pensions and complexity.

Why are you doing this?
We have attracted a number of new clients this year due to the very uncertain nature of the markets. This is a way of our firm increasing our local name and awareness and attracting a dozen or so new clients.

If we agree to work together ongoing – what are your ongoing charges?
For clients with investable assets which Lexington advise on in excess of £100,000 (our usual minimum is £250,000), we will not make a direct charge to yourself, our fees will be covered by the income received from your investments – fees/commission you are **already paying**, but probably not getting a service for.

The Lexington Cash-Flow forecast

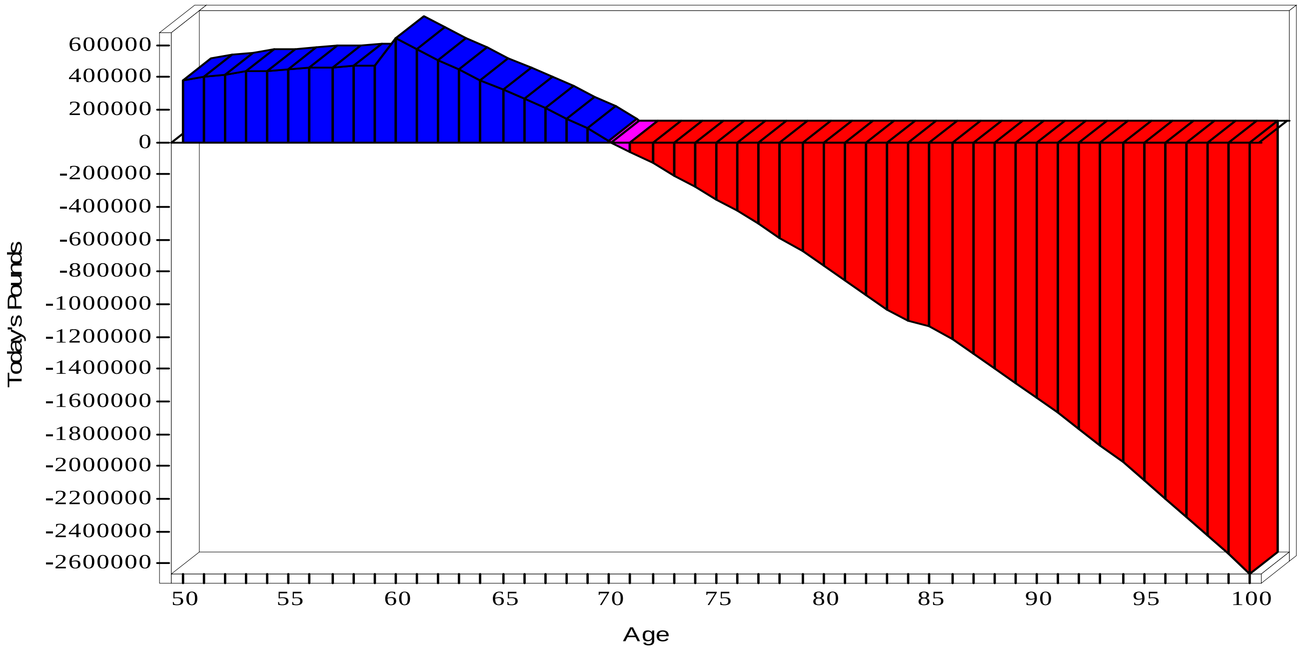
All our full clients will receive a Cash-Flow forecast.

In summary this will show you now, what the future looks like financially – and highlights, based on the assumptions used, if you will ever run out of money! By knowing now, we can plan for it, it will be too late at retirement!

Below if an example client with the following assumptions:

Age:	50
Married:	Yes
Income:	£83,500 (client)
	£20,500 (spouse)
Expense:	£50,430 pa plus income tax on above earnings
Net Worth:	£1,043,000 including business value

The cash flow chart below shows the liquid/accessible assets 'critical capital' to the client over time, starting today, finishing when he is 100.



The income is added to the Critical Capital and expenses deducted from it, the surplus is assumed remains in the 'pot' and saved. As you can see, although the client has sufficient means, a good income and reasonable expenses. He will run out of money into his retirement, because his previous adviser 'just sold him a pension on a premium.

Testimonials - What our clients say about us

'I have worked with Warren for over 10 years and have no hesitation to recommend his services. He's both professional and ethical.'

Julian Gillett FCCA
Partner
Dennis & Turnbull Accountants

'Warren has helped up in so many ways. We have found him and his team very efficient, forward thinking and professional'

Ziggy Wilberg & James Swift
Directors
Dominos Pizza (Team West Ltd)

"Warren has been very helpful in helping us structure our investment approach. While we still have a long way to go, I'm confident that Warren will continue to be able to help us as we become more sophisticated in our strategies."

James Manktelow MBA
Director
Mindtools.com

'Warren has helped with the development and growth of my company. Excellent marketing and business ideas, more than just an IFA. He now looks after my brother and parents!'

Dan Watson
Director
Motor-Logic Ltd.

'Over the many years I have worked with Warren, he has helped draw up a financial road map. I know what I have to do, and I just get on and do it knowing that Warren and his team are watching my best interests'

Denise Fryer
Business Coach
Denise Fryer Associates

'Warren is the sounding board and ideas person I need on my team. I earn it and Warren has helped me over the years to design a strong financial future. A brilliant Professional and someone I now consider a close personal friend. I highly recommend him. If you want to you can call me and I will tell you this personally'

Michael Tipper
www.michaeltipper.com
Author, Public Speaker and Entrepreneur

'Warren has consistently provided excellent financial advice. I would recommend him highly.'

Jon McSwiney D.O. N.D. BSc. (Hons)
Osteopathic Medicine
Lecturer British College of Osteopathic Medicine

What Next?

If you feel our service will be of benefit to you, please contact Warren directly to arrange a Free, no obligation discovery meeting.

The purpose of the meeting is to see if you would like to work with us, and if we feel we could add sufficient value and exceed your expectations.

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