GREAVES WEST & AYRE

WEALTH MANAGEMENT

Quality Advice • Quality Service

Contents

Introducing Greaves West & Ayre Wealth Management

Experienced

We are experts in wealth management and financial planning for personal, corporate, charity and trust clients. We pride ourselves on offering a truly holistic approach, tailored to your individual requirements.

Attentive

We believe in the personal approach. No matter what size your portfolio is we will treat you and your funds with great respect. We make sure we get to know you, your plans and aspirations. Through building long lasting relationships we ensure you receive Quality Advice, Quality Service.

Independent

We are able to provide you with advice on a broad range of financial aspects including investments & savings, retirement planning, tax mitigation, financial protection and estate planning. Our experience and knowledge means each client receives pertinent and profitable advice.

Supported

Financial planning is not always a standalone activity. Our whole wealth management division is supported by a large team of experienced accountants and tax specialists. This means we can provide you with the most up to date, appropriate advice for your unique situation. We are also happy to work alongside any other professional adviser you may use.

Providing You with the Best Options

When it comes to your financial wellbeing, there should be no compromise. Integrity, substance, innovation and independence are the key values underpinning our work.

As Independent Financial Advisers we are not limited to a few products or providers. Instead we examine the whole of the market, bearing in mind your specific requirements. That means you can have the utmost faith that when we say we believe something is the best option for you, we really mean it.

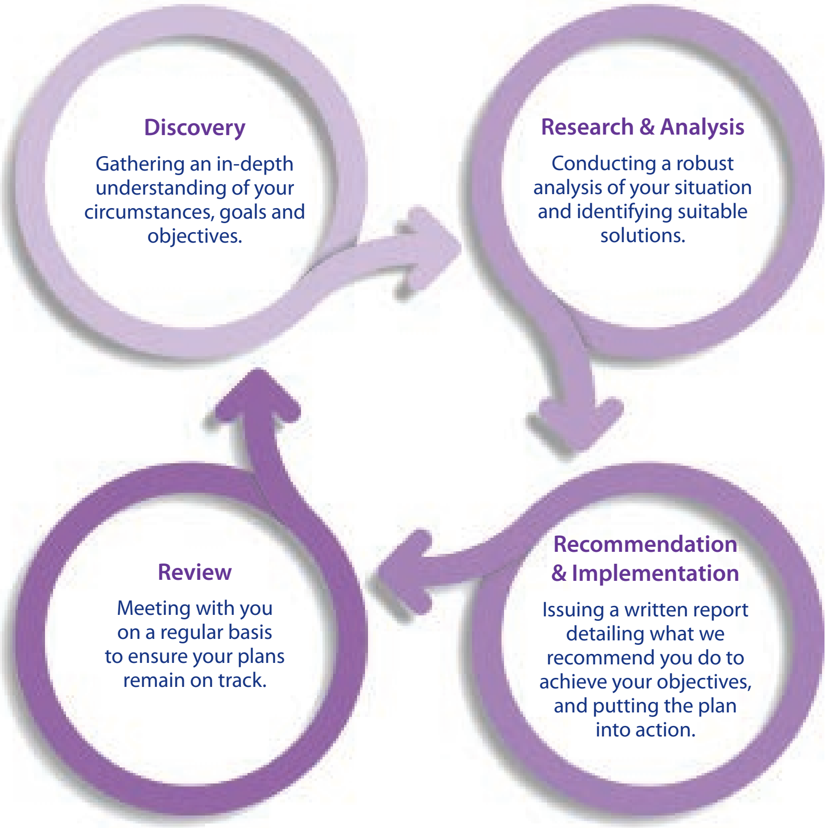
In delivering our service we are able to offer advice on the following:

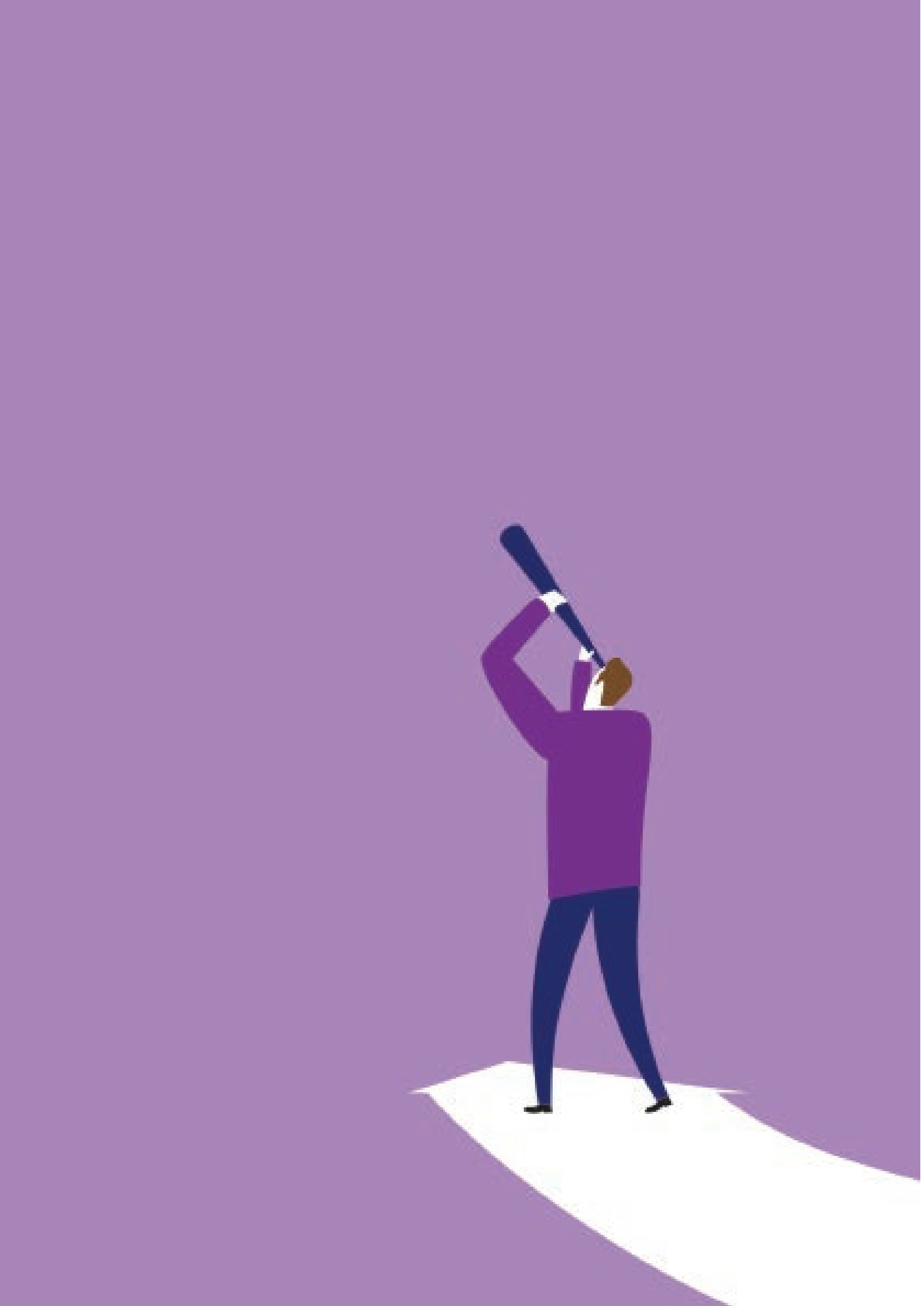
- Life Assurance & Protection
- Pensions & Retirement Planning
- Investments & Savings
- Tax & Trust Planning (including Estate Planning)

Putting YOU at the Centre

Our multi-step, cyclical approach to financial planning begins and ends with the most important aspect: YOU. We will work closely with you to identify your financial goals and help you to achieve them.

Circumstances, aspirations, preferences and tolerances are liable, if not likely, to change over time. By maintaining regular contact with you and reviewing your circumstances regularly we aim to ensure that your financial plans remain relevant.





Looking at the Bigger Picture

Achieving financial security means looking at the whole picture. Under certain circumstances, for instance where someone is dependent on your income, we may recommend some kind of protection.

We offer advice on the following insurance policies:

- Life Assurance – to provide a lump sum payment in the event of death to cover a specific liability, such as an outstanding mortgage balance, and/or offer a financial cushion to support your beneficiaries through a difficult time.
- Critical Illness Cover – to provide a lump sum payment in the event of the diagnoses of certain critical illnesses, perhaps to pay off a specific liability, cover lost earnings or meet the additional costs associated with specific conditions.
- Income Protection – to provide an ongoing income in the event that you are unable to work due to illness or accident.

Don’t Leave Your Future to Chance

For some people retirement may seem a long way off. However, given the trends of increasing longevity and the declining ability of the state to offer adequate support in old age, ensuring your plans are robust has never been so essential. Recent changes to legislation means that knowing how to take advantage of the opportunities available to you is more important than ever.

Although any retirement plan is likely to include investment in pensions, the range of products and strategies available has never been wider. Our in-house pension experts provide comprehensive advice across the full spectrum of available options.

Depending on your stage of life we can review any existing arrangements and assist you to make a plan tailored to your own circumstances and desired lifestyle in retirement.

Achieving Your Goals

The right investments can offer significant wealth enhancement opportunities. However putting together an appropriate portfolio of investments is no small task. Your portfolio should be unique to you: it should deliver on your personal objectives and preferences.

Our expert team are experienced in portfolio construction and can help you navigate the bewildering number of available products and strategies to create your optimal investment solution. We source the best opportunities from regulated providers and do not distinguish on anything other than quality of investment.

Whether you're planning for a specific event or simply wish to improve your returns, we will help you form a pertinent plan and ensure your assets are invested as tax efficiently as possible. Our costs are competitive and are agreed with you in advance.

Protect Your Wealth for Future Generations

There are numerous forms of tax that can impact you both through life and on death. One thing that remains constant is that no one likes to pay more tax than they have to.

There is an intrinsic link between wealth and taxation planning. We, in collaboration with in-house tax experts, can assist you in reducing (or mitigating) tax liabilities. Whether it's investing for tax-friendly income or ensuring the biggest beneficiary from your death isn't the taxman, we can provide you with expert insight and assist you in creating appropriate plans.

Making use of trusts may also prove an effective way of protecting your assets from inheritance tax with family wealth planning in mind. We can assist you in managing underlying trust investments effectively and administrating the trust correctly to avoid any potential financial pitfalls.

You're in Safe Hands

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