

BELGRAVE

[website copy]

Italics = information only, not copy
() = intended destination page
▶ = link to another page
[] = new topic on scrollable page

HOME

Main text: 'Bespoke Asset Management'

Managing Wealth, creating value

We introduce the world of investment opportunities

Our mission is to surpass your expectations

We exceed your expectations. Find out more

See how we make the most of your wealth

We provide the advice, expertise and opportunity to protect and grow your wealth

Your wealth maximised and protected.

Other links:

- ▶ Bespoke Asset management (our approach)
- ▶ Find the service for you or Make the most of your assets (Services main page)
- ▶ Trusts for children (Trusts and charities)
- ▶ Planning your future (Pensions planning & retirement income specific page)

[ABOUT]

Belgrave provides bespoke asset management and financial planning.

With over two decades of experience, we provide a personal financial service tailored to each client individually. Whether you want to be advised at every step or take a back-seat role, our mission is to exceed our your expectations by maintaining trust, accessibility and integrity.

- ▶ Learn more

[A WIDE RANGE OF SERVICES]

We provide wealth planning, investment management and specialist services. Our bespoke approach finds the right service for you to protect and maximise your wealth.

- ▶ Explore our services (services page)
- ▶ Financial Planning (financial planning segment of full list services)
- ▶ Investment Management (investment management segment of full list services)
- ▶ Specialist Services (specialist services segment of full list services)
- ▶ Full list

[ETHICS & TESTIMONIALS]

The Belgrave philosophy prioritises high ethical standards.

From local community projects to reducing our environmental footprint, we believe social responsibility and commercial prosperity must coexist for a business to be truly successful.

- ▶ Giving back
- ▶ Testimonials and case studies

OUR APPROACH

Message from Mike with signature

Asset management requires expertise, experience, and most importantly, a soft touch. Whether the assets are large or small, Belgrave's bespoke approach realises the maximum potential of client assets.

Finding the right approach to asset management is a carefully honed craft. A balance must be found between client needs and objectives, market conditions and current contexts such as the economy and political landscape. I believe we have found this balance and successfully weave experience and market feel to exceed our client's expectations.

Michael Smith
Managing Director

[HOW WE WORK]

Flowchart - need some suggestions

1. We consider your situation and what services may benefit you
2. We present the options available and advise which would be the most beneficial
3. We carry out the necessary actions
4. You receive the return on your investments
5. We take commission based on the return

[WHAT MAKES US DIFFERENT?]

Need some suggestions...

- ▶ Independently owned
- ▶ Wide range of services
- ▶ Understand the markets
- ▶ Advice focussed rather than product

[OUR TEAM]

Experience & expertise

Headed by founder and managing director, Michael Smith, our team has the wealth of experience and expertise helping you make the most of your assets.

- ▶ Meet the team
- ▶ Contact

MEET THE TEAM

For all profiles, would a contact by email button be appropriate?

[DIRECTORS]

Michael Smith Managing Director

Michael founded Belgrave in 1997 after feeling frustrated at the abundance of firms which prioritised selling products over providing independent financial advice. He established a core set of principles that dictate how Belgrave operates. These include a commitment to high levels of service, a desire for knowledge and an attention to detail.

Michael's understanding of the investment market is extensive. When offering advice, he considers a wide range of factors including the economic and political context. His areas of specialism include private client investment advice, personal and corporate pension arrangements and specialist advice for charities and trusts.

Michael has worked in several areas of the financial services sector including as a Sales Director for a national stockbroker. He graduated from Essex University in 1985 with an honours degree in Economics and Politics.

Gemma Watson Pensions Director

Gemma joined Belgrave in 2012 and is responsible for overseeing and coordinating strategic pension advice for both corporate and private pension schemes. Her outstanding strategic vision is coupled with her detailed knowledge of the pensions sector including SIPP's and SASS's, transfers, sharing orders, company pension scheme establishments and retirement options.

Gemma graduated from university with a BA Honours degree in Business Studies. She has worked in the financial services industry in various roles within the pensions sector and is currently working towards a full Financial Diploma.

Chris Williams Operations Director

Chris joined Belgrave in 2014 after assisting as an independent consultant. His original brief was overhauling Belgrave's operations which included the investment process, sales, marketing and compliance. Chris' current responsibility is ensuring the company remains current with industry developments and regulatory requirements.

Chris' previous experience is wide ranging and includes working for a major national wealth company during which time he rose through the ranks from sales consultant to Board Director. His experience has proved invaluable and has helped bring a new dynamism and perspective to Belgrave's business model.

▶ [Contact](#)

[MANAGEMENT TEAM]

Emma Finlay Compliance Manager

Emma originally joined Belgrave in 2007 and works closely with Chris Williams focussing on regulatory matters, staff training and specific projects in relation to industry developments. Emma is highly qualified and brings extensive experience from previous roles working for national Independent Financial Advisors. In 2015, Emma returned to Belgrave following a restructure of our operations.

Jennifer Davis Investment Manager

Jenny joined Belgrave in 2007 and is responsible for research analysis and risk profiling; both of which are fundamental to the investment process. Jenny also manages the private client investment advice team which reviews investment opportunities for new and existing clients.

Phillip Hilton Senior Investment Manager

Phillip joined Belgrave in 2015 and is currently last in the fantasy football.

Donna Parfitt Accounts Manager

Donna joined Belgrave in 2001 and is one of the longest serving team members. She oversees Belgrave's finances and works closely with Frances and the Dealing Team to ensure the smooth running of client investment transactions. Donna has previously worked for an accountancy firm in Bath and is a member of the Association of Accounts Technicians. She also assists clients with their personal taxation affairs.

Frances Leach Administration Manager

Frances is the longest serving member of the management team and has a well established relationship with Belgrave's clients. She manages the private client Dealing and Settlement Team and is responsible for day to day investment transactions and administration.

► [Contact](#)

[SUPPORT TEAM]

Natasha Potter Personal Assistant to the Directors

Natasha joined Belgrave in 2008 and works closely with the Directors but has specific responsibility for assisting Michael Smith. Her role includes client liaison ensuring client's needs and wishes are always met. She is often the first point of contact for new clients and has an excellent understanding of Belgrave's services bringing a more focused approach to Belgrave's systems and procedures.

Maria Clifton Paraplanner

Maria joined Belgrave in 2015 and has extensive experience in Financial services having worked in the industry since 1998. Maria is a member of the private client advice team and her specialist expertise focusses on capital investment, family Trusts and retirement options. Her experience complements her high level professional qualifications.

Rachel Miller Advice Team Administrator

Rachel joined Belgrave in 2014 after graduating in 2013. She works within the Private Client Advice team and is currently training for a diploma in regulated financial services. Working closely with Gemma, Jenny and Maria, Rachel's role includes analysing and matching client risk to advice.

► [Contact](#)

SERVICES

- ▶ Full list (see *appendix*)
- ▶ Contact

Find the most suitable service for you

[FINANCIAL PLANNING]

We help plan your finances to ensure your future is secure. By executing a comprehensive evaluation of your current and future financial situation, we can advise the best options for you.

- ▶ Learn more

[INVESTMENT MANAGEMENT]

We act as the the manager of your investments. Our bespoke approach considers your personal needs and objectives reviewing and adjusting your portfolio as appropriate.

- ▶ Learn more

[SPECIALIST ADVICE]

We offer a number of tax and trustee services. Our highly experienced team has the expertise to find the best solution for you.

- ▶ Learn more

[OUR FEES]

We use fee based, commission based and blended options to give you flexibility.

- ▶ Download rate card
- ▶ Explore our services
- ▶ Contact

INSIGHTS

Picture based page

Find out more about Belgrave

[BLOG] - News and articles, social media

[GIVING BACK] - work in the community and environment

[TESTIMONIALS] - what our clients say

[MEDIA] - videos and social networks

[DOWNLOADS] - useful documents

▶ [Contact](#)

MEDIA

Connect with Belgrave.

[VIDEOS]

[SOCIAL MEDIA]

- ▶ Blog
- ▶ Contact

BLOG

News, articles and events. Find it all here.

Chronological blog...

GIVING BACK

Belgrave believes a good corporate citizen contributes to the well being of the communities in which it operates.

We constantly look to improve our social and environmental responsibility. We run giving and volunteering programmes strengthening relationships with our community and developing Belgrave as a firm with high ethical standards.

[GIVING BACK DAYS]

As part of our commitment to local community contribution, we support staff who partake in community work. This can be completed during working hours under normal pay conditions and allows our staff to be active in the local community without compromising their working life.

[SUPPORTING YOUNG PEOPLE]

We have formed a strong link with Bath school, Prior Park College. Our staff have given seminars about employment in the finance industry. We have helped pupils focus on tackling the job market with insights into the recruitment process, as well as providing tips for CVs and interview technique.

[THE CRYSTAL BALL]

The Crystal Ball is a charity event that aims to raise money for Bath's Royal United Hospital and the breast cancer research charity, Breakthrough. We are proud sponsors of the ball.

[THE BRITISH HEART FOUNDATION]

Michael Smith, has recently completed a charity cycle ride from London to Paris in aid of The British Heart Foundation. He raised £3,300 thanks to the generosity of our clients, staff and professional connections.

- ▶ [Contact us for more information about giving back](#)

TESTIMONIALS

What our clients say.

*Perhaps do a customer survey to get percentages of satisfaction?
e.g. 99% of our clients say they would recommend Belgrave*

Maybe split into categories?

[FINANCIAL PLANNING]

[INVESTMENT MANAGEMENT]

[SPECIALIST ADVICE]

▶ [Contact](#)

DOWNLOADS

Useful information for you to keep.

- ▶ Rate card
- ▶ Newsletter
- ▶ How we work
- ▶ Services
- ▶ Terms and conditions
- ▶ Legal and regulatory information
- ▶ Website disclaimer

- ▶ Contact

CONTACT

Get in touch with the team.

01225 484141

enquiries@belgraveifa.co.uk (*think it should be info@belgraveifa.co.uk*)

Belgrave IFA
Sterling House
Upper Bristol Road
Bath
BA1 3AN

Monday to Friday
8.00 - 17.00

Email submission form with tick boxes

1. Are you a client?
 2. How would you like to be contacted? Phone or email.
- ▶ Sign up to our blog (blog page)

FOOTER

[CLIENT SERVICES]

- ▶ Contact us
- ▶ Cofunds login (cofunds website)

[INFORMATION]

- ▶ Privacy policy (privacy policy)
- ▶ Website disclaimer (Site disclaimer)
- ▶ Legal and regulatory (legal & regulatory)
- ▶ Our fees (Our fees section of services page)
- ▶ Terms and Conditions (T&Cs)

[THE COMPANY]

- ▶ Ethics (giving back)
- ▶ Insights (insights page)
- ▶ Media (media page)
- ▶ Meet the team (Meet the team)
- ▶ Careers (Careers)

[SOCIAL MEDIA ICONS]

- ▶ Facebook
- ▶ Twitter
- ▶ Youtube
- ▶ Blog
- ▶ Linkedin

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Head office: Sterling House, Upper Bristol Road, Bath, BA1 3AN

Relevant seals of approval/logos (if we can find some!)



c•funds

PRIVACY POLICY

For your protection, Belgrave Asset Management is registered under the Data Protection Act.

Information provided by you may be held, processed, disclosed and used by ourselves, professional advisers and any associated companies in servicing our relationship with you. However, strict confidentiality will be maintained at all times. It is understood that, unless you notify us otherwise, you agree to the storage, use and disclosure of such information.

This information may be disclosed to third party product providers in the course of providing our analysis and servicing of our relationship with you. No information will be passed to another party without your prior consent unless we are legally obliged to do so. You also agree that for the purposes described above your data may be transferred to countries outside the European Economic Area (EEA).

We may use and analyse your data, including the nature of your transactions, to provide you with information by post, telephone, fax or email to service and update you, as well as informing you of new opportunities.

If you would prefer to be excluded from these services, please write to us at Belgrave Asset Management Limited, Sterling House, Upper Bristol Road, Bath BA1 3AN.

- ▶ [Download our privacy policy](#)

TERMS & CONDITIONS

► Download our full terms and conditions

¹ Whilst we have taken reasonable care to ensure the accuracy of the material on this website, Belgrave Asset Management Limited cannot accept any liability for errors or omissions in the information provided.

² The information provided is subject to our understanding of current legislation. The information provided is generic and nothing in this website constitutes personal financial advice or recommendations. You are advised to seek advice from us or another independent adviser about the suitability of financial products.

³ The material on this website is provided for the benefit of UK investors only and should not be relied upon by overseas investors.

⁴ Belgrave Asset Management Limited can offer independent financial advice based solely on the information provided by you and, as we are not tied to any insurance company, we are able to survey the whole market in order to find the most suitable product for you and can advise on the products of different companies.

⁵ For the avoidance of doubt, please be aware that, when you become a client of Belgrave, we do not accept responsibility for advice previously given to you by other firms. Nor is it part of our brief to review the suitability of advice given to you previously, unless we specifically agree to do so.

⁶ We prefer our clients to give us instructions in writing to avoid possible disputes. However, where appropriate, the use of email and fax will be acceptable. We will also accept oral instructions providing they are subsequently confirmed in writing. Any advice we give you will normally be in writing but, if given orally, it will be recorded on your file. You will be informed of any taxes or costs that may exist other than our fees, the period for which any illustrations are valid and the minimum duration of the contract.

⁷ We undertake not to transact any business which we are prohibited from entering into or which involves the misuse of confidential information or which conflicts with our obligations towards clients. We will not transact for you any business in which our firm, a member of staff or another client has an interest, unless that interest has first been disclosed to you in writing and your consent has been obtained. A copy of our "Personal Dealings and Conflicts of Interest" policy is available on request.

⁸ Belgrave does not handle client money. We never accept a cheque that is made out to us (unless it is a cheque in settlement of charges or disbursements for which we have sent you an invoice) or handle cash. All cheques for investments must be made payable to the insurance or investment company in question. All commission to be rebated to the client in respect of any transaction arranged is and will remain the property of this firm until such time as, if previously agreed, all or part of that commission is refunded to the client. Interest on any such sums will not be payable unless otherwise agreed.

⁹ We are obliged to conform to the UK Money Laundering Regulations and also adhere to guidance notes from the Joint Money Laundering Steering Group. This process may require sight of certain documentation to verify your identity and place of residence. We may also request that you inform us how any monies being invested were obtained or accumulated. If you provide false or inaccurate information and we suspect fraud or money laundering, we will record this. We will not forward any applications or money to third parties or product providers until our verification requirements have been met. We take no responsibility for any delay where money laundering verification is outstanding. In circumstances where sufficient verification is not received in a timely manner after we have received completed applications, the applications and any monies may be returned to you.

LEGAL & REGULATORY

¹ Belgrave Asset Management Limited is authorised and regulated by the Financial Services Authority to provide advice relating to investments, pensions, life assurance and mortgage products.

² Please note that the value of investments and the income from them can go down as well as up and investors may not get back the amount originally invested.

³ Please also note that your home may be repossessed if you do not keep up repayments on your mortgage. To understand the features and risks of lifetime mortgages (Equity Release), ask for a personalised illustration.

⁴ Buy-To-Lets and commercial mortgages are not regulated by the FSA.

⁵ Belgrave is Authorised and regulated by the Financial Conduct Authority.

BELGRAVE ASSET MANAGEMENT LIMITED

Registered in England 3936094

VAT Number 771 8636 95

[IMPORTANT INFORMATION FOR EMAIL COMMUNICATIONS]

Emails sent by Belgrave are private and confidential. If you receive a message in error, please notify us by telephone on 01225 484141 and delete it from your computer. Belgrave disclaims all responsibility and accepts no liability (including negligence) for the consequences of any unintended recipient of an email acting, or refraining from acting, on the information contained herein.

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- ▶ [Download Legal & Regulatory information](#)

CAREERS

At Belgrave, we are committed to providing first class financial advice and pride ourselves on the calibre and ability of our staff.

If you are sufficiently able and professional in your outlook and feel you would be an asset to our team, please contact us.

- ▶ Contact *maybe* recruitment@belgraveifa.co.uk?

WEBSITE DISCLAIMER

Information on this site has been obtained from sources, which we believe to be reliable and accurate. Whilst all reasonable care has been taken to ensure the facts stated and the opinions given are fair, neither Belgrave nor any director or employee shall be in any way responsible for the site contents. We are not responsible for the accuracy of information contained within sites provided by third parties, which may have links to or from our pages. Any opinion expressed is based on our judgement at the time of writing and is subject to change without notice.

You may access certain information through the Belgrave site. This information does not constitute a recommendation to buy, sell or otherwise trade in any of the securities mentioned. The investments and investment services referred to in this document may not be suitable for all investors and if you are in any doubt about the suitability of a investment or service you should obtain advice from your financial advisor.

Data collected from your visit to this site will only be used to enhance the site, unless specified otherwise. This site is directed at UK residents only and should not be regarded as an offer or solicitation to conduct investment business, as defined by the Financial Services and Markets Act 2000, in any jurisdiction other than the UK. If you are resident outside the UK you should check local regulations before proceeding.

Importance Notice - Risk Warning

The value of investments may fall as well as rise and the past performance of investments is not a guide to future performance. We give advice on the basis of our best judgment at the time and cannot be held responsible if any investment fails to achieve our expectations.

- ▶ [Download Website Disclaimer](#)

FULL LIST OF SERVICES

[FINANCIAL PLANNING]

- ▶ Pension planning & retirement income - Whether you are saving for the future or near to retirement, our highly qualified wealth planners can help you achieve your ambition.
- ▶ Estates & inheritance - We provide a wealth planning strategy that maximises tax efficient solutions and minimises future tax.
- ▶ Protection - Using our personal and confidential financial planning services, we provide life assurance and business protection to help you prepare for the unforeseen.

[INVESTMENT MANAGEMENT]

- ▶ Portfolio management - Our managed portfolio service determines your needs and objectives to create a bespoke asset allocation.
- ▶ Ethical investing - We facilitate an ethical investment strategy to reflect your ethical preferences.

[SPECIALIST ADVICE]

- ▶ Tax planning - We maximise the use of tax efficient allowances to enhance income, preserve wealth, and mitigate tax liabilities in the future.
- ▶ Separation & divorce - We provide confidential financial advice to both private clients and solicitors.
- ▶ Trusts & charities - Whether you are protecting wealth or partaking in philanthropy, we can help you establish a suitable trust arrangement.

[OUR FEES]

- ▶ Download rate card
- ▶ Explore our services

Do you think we should have a brochure for each service? It doesn't necessarily have to be a glossy brochure but just a print out with all the info to send to clients? Putting lots of detail on each page and making it look readable is going to be difficult...

PENSION PLANNING & RETIREMENT INCOME

- ▶ Contact

[OVERVIEW]

Bespoke Retirement Planning.

Belgrave finds the best plan for your future. We look at your current situation and help you understand the options available.

Profile for Gemma with photo:

Our Pensions Director
Gemma Watson

Pension types we provide

- ▶ SIPPs (SIPPs below)
- ▶ SSASs (SSASs below)
- ▶ Personal and group corporate pension planning (Corporate pensions below)

[SIPPs]

The Belgrave SIPP

Self Invested Personal Pensions (SIPPs) offer much wider investment powers than are generally available for personal pensions and group personal pensions. In terms of tax benefits and contribution limits, they work in the same way as a personal pension or stakeholder pension.

The key advantage of a SIPP is the wide range of investment choice. Personal pensions are traditionally provided by insurance companies and have a limited range of funds they can offer. A SIPP allows a diverse range of investments and types of investment (Equities, Bonds, Funds) from both the domestic and international markets.

A SIPP also offers flexibility when taking retirement benefits. You have the option to go into income drawdown rather than having to purchase an annuity.

- ▶ Contact our pensions team

[SSASs]

The Belgrave SSAS

A Small Self-administered Scheme (SSAS) is an employer-sponsored defined contribution workplace pension that gives employers additional investment flexibility. SSASs usually provide retirement benefits to a small number of a company's directors and senior staff. They can also be open to family members, even if they are not employees themselves.

SSASs offer the employer increased flexibility on where the scheme's assets can be invested. This includes investing in assets usually unavailable to other pension schemes. For example, a SSAS can purchase a company's trading premises and lease it back to the company. A SSAS can also borrow money for investment purposes.

A SSAS' assets are held in the name of the Trustees with each member holding a proportion of the scheme's assets. When taking retirement benefits, income is provided through purchasing an annuity, income drawdown or a personal pension.

- ▶ Contact our pensions team

[CORPORATE PENSION PLANNING]

A Corporate Pension Plan is an arrangement between a company and its employees providing funding for employees' retirement. The fund can be financed in several ways and will eventually be used to make periodic payments to retired employees. The most common corporate pension plans are defined benefit and defined contribution plans:

- With defined benefit plans, employee retirement benefits are calculated using a formula, usually based on duration of employment and salary history with the employer responsible for funding the plan.
- Defined contribution plans offer no guarantee on the amount of benefit an employee will receive at retirement. The payout rests solely on the success of the investment plan.

Want to find out more?

- ▶ Contact our pensions team

Do you want to include other sections such as FAQs and risks? If not you could put that in the 'brochure'.

ESTATES & INHERITANCE

▶ Contact

[OVERVIEW]

Bespoke Wealth Planning for you and your family

Our Estates and Inheritance Planning service provides peace of mind for our clients and their family. We guide you through the process of drawing up a Will, managing your estate and tax mitigation.

[ESTATE PLANNING]

When planning for inheritance tax, drawing up a will is a simple but vital task. Up to 70% of UK adults die without a Will increasing difficulties for their family. We walk you through the process to ease estate administration and mitigate future tax. Costs can be modest and we make the whole process straightforward to navigate.

There are many options enabling you to pass on your assets, or remove them from your net estate, reducing future Inheritance Tax. We help you understand the benefits and effects of the choices available ensuring both you and your family gain the maximum benefit from a lifetime's work.

Where appointed in a client's Will, we also act as executor offering impartiality, experience and expertise. We ensure your family is adequately protected in the event of your death and advise on the mitigation of Inheritance Tax and the establishment of trust.

[POSSIBLE CONSIDERATIONS]

- How much income will enable me to achieve my desired lifestyle throughout my lifetime?
- How much can I afford to gift?
- Do I want control over how the gifted assets are used, to ensure they are not mis-spent?
- Who will benefit from my gift and what happens if their circumstances change in future?

▶ Speak to one of our Wealth Planners

PROTECTION PLANNING

- ▶ Contact

[OVERVIEW]

We prepare you for the unforeseen.

Our protection planning prepares you for any eventuality whether it be business, health or family related. When the unthinkable occurs, our planning will ensure you are able to cope financially in an emotionally fragile time.

- ▶ Life Assurance (life assurance below)
- ▶ Business protection (business protection below)

[LIFE ASSURANCE]

With high life expectancies and ever increasing costs of long term care, it is vital to have a plan for the unexpected. We ensure the protection of assets and make investments work for you to provide either a regular income or a lump sum that could go towards providing quality private care.

The Care Act 2014 introduces a 'lifetime cap' on an individuals care expenditure during their lifetime. This takes effect from April 2016 but will only apply specifically to the cost of care received, and not associated cost such as accommodation. Our life assurance planning therefore provides the necessary safeguards to ensure a secure future.

Points to consider:

- What State benefits am I entitled to?
- Will I have sufficient funds available for care fees?
- Do I have to sell the family home?
- Could I still leave a legacy to my loved ones?
- What if my costs increase or care needs were to change?

- ▶ Speak to a wealth planner (contact)

[BUSINESS PROTECTION]

In an unpredictable world, a secure financial future for your business interests is fundamental. We provide advice on shareholder protection, group income protection, keyman insurance and group medical insurance to ensure all your business interests are financially secure.

Points to consider:

- What is the best way to safeguard my family financially?
- What would happen to my finances if I got a critical illness?
- How do I pay my mortgage if I lose my job or cannot work?
- What happens to my business if I die?

- ▶ Speak to a wealth planner (contact)

PORTFOLIO MANAGEMENT

- ▶ Contact

A unique portfolio, tailored for you.

Our portfolio management service is typically for clients who lack the time and expertise to manage their investment portfolios. We balance risk against performance when matching investments to your objectives.

[OVERVIEW]

Our bespoke service ascertains your needs and objectives to create a unique asset allocation. We are responsible for everyday management of your portfolio, assessing risk and performance to achieve your ambitions. As market conditions and your requirements change, we will adjust your portfolio accordingly. Belgrave's autonomy to manage client portfolios as appropriate is core to our management belief which delivers a truly bespoke service.

[REPORTING SERVICES]

Our usual service comprises a Quarterly Valuation showing all transactions for the period, all dividends received and any monies paid or received. This is accompanied by a Market Review with an in depth market commentary.

Ad hoc reports and valuations are also available upon request.

[ADVICE SUITABILITY]

When opening an account, we carry out a detailed 'Fact Find' to gather information about your financial situation helping us to provide bespoke and suitable advice.

[RISK DISCLAIMER]

Belgrave's portfolio management service provides a structured approach to investment management. We design your portfolio to best suit your needs and objectives. However, it is possible for value of your investments to go down as well as up. Generating capital growth may require higher levels of equity investment which could be subject to short term volatility.

- ▶ Speak to one of our portfolio managers

ETHICAL INVESTING

▶ Contact

A personalised portfolio to reflect your ethical preferences.

We offer a range of environmentally, economically and socially sustainable funds. Our service provides the opportunity for clients to choose specific investments translating their personal beliefs into a bespoke investment portfolio.

[ETHICAL INVESTMENT APPROACH]

Belgrave facilitates 'screening' avoiding unethical funds of firms such as arms traders and cigarette manufacturers. Our best in class approach favours companies with a good track record in environmental and social management.

We advise you on funds that match your ethical criteria carefully balancing responsible investment against performance.

ETHICAL CRITERIA TO CONSIDER

- Fair Trade
- Environmental Issues
- Community Investment
- Corporate Social Responsibility

▶ Contact one of our portfolio managers

TAX PLANNING

- ▶ Contact

Profile for Donna with photo

Guiding you through the complications of tax.

Our experienced tax team help with queries from clients and brokers. The complexity of completing a tax return generally results from investments. As we hold the majority of our clients' investments, we have already done a lot of the work. We also carry out tax returns for individuals, trust and estates.

[PERSONAL TAXATION SERVICE]

Tax legislation and compliance requirements are always changing and many people are overwhelmed by the process of completing their tax return. We provide an annual service which includes the completion and submission of your tax return.

It is advisable to have professional help with your tax as HMRC have a punishing penalty system for those who get it wrong.

[CAPITAL GAINS TAX SERVICE]

Our Capital Gains Tax (CGT) service completes the difficult calculations for you. We will produce an annual report with the information you need in connection with the activity on your portfolio over the fiscal year.

[BESPOKE TAX SERVICE]

If you do not wish to subscribe to our personal or CGT taxation service but need help with calculating gains or losses made on other investments (including property), we can help with our Bespoke Tax Service.

- ▶ Contact our Tax Team

SEPARATION & DIVORCE

- ▶ Contact

Ensuring your lifestyle is maintained.

Our confidential and discreet advice makes the process of separation or divorce simple and straightforward. We provide sensitive financial planning expertise to private clients and solicitors.

[THE SERVICE]

Belgrave helps clients understand the financial implications of initiating or continuing settlement proceedings. This includes preparing an overview of existing assets including pension provision – a legal requirement in divorce settlements.

Our ability to see the bigger picture allows us to advise clients of the different routes available to them.

- ▶ Speak to one of our wealth planners

TRUSTS

► Contact

Protect your wealth and give to those who you care about most.

Trusts are usually established to mitigate taxation and protect family wealth. Belgrave also facilitates a charitable trust to encourage the commendable activity of philanthropy.

[PERSONAL TRUSTS]

With our help, the large majority of trusts are easy to establish and offer multiple financial benefits to a variety of people. Belgrave designs and manages a range of trust types, from a simple trust arrangement to one involving complicated legal and tax-related issues.

By nominating a professional trustee, there is no risk of personal bias affecting the decisions that need to be made and you can rest assured that sensitive family matters will be handled professionally and with delicacy.

Features of a Belgrave-managed trust

- Ensure your assets are held securely for chosen beneficiaries.
- Plan in case parents die prematurely and leave children.
- Cater for differing needs of beneficiaries
- Ensure assets pass to your desired beneficiaries, particularly in the case of second marriages.

[CHARITABLE TRUST]

It should not be forgotten that the primary purpose of philanthropy is to help those in need. However, the benefits for the philanthropist cannot be ignored.

For example, gifting money to your favourite charities allows you to control your lifetime investments and income before and after death. In addition, the value of your trust is off-settable against your taxable income and tax relief is provided at the highest rate.

Belgrave has extensive resources to deal with management, legal, taxation and accounting issues to ensure the smooth running of the trust. We are happy to act as a trustee along with any other individuals if required.

Please note that once money or assets have been gifted to a trust, they are not accessible for personal use. Tax treatment may be subject to change in the future.

► Speak to a Belgrave Wealth Planner