BRI Wealth Management PLC

Our Services

www.brigroup.co.uk

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Welcome

I am pleased to introduce BRI Wealth Management to you. In this brochure we want to give you a flavour of the way we work with clients and how we strive to achieve their financial goals.

Many firms offer similar services, but we pride ourselves on our belief that no one else goes about it in quite the same dedicated, personalised and individual way as BRI.

I hope that through reading this, and after meeting us, you will understand how we can work together to achieve your financial objectives.

This brochure is the start of a process that we hope will lead to a long and successful professional relationship.

Simon Boardman-Weston
Chairman and Chief Executive

"Building a strong working relationship with clients is the key to providing an exemplary level of service."

Who we are

BRI Wealth Management plc is a leading, independently owned, wealth management company. Established for over 45 years, BRI provides high quality Wealth Management solutions to Private Clients, Families, Trusts and Charities. Our mission is to fully understand our clients' needs and meet their short, medium and longer-term goals.

"Whatever your circumstances may be, you can feel confident that we have the experience and expertise to develop an investment solution to suit you. This is where our client relationships start; we adopt an integrated approach to provide advice and expertise on investments, pensions, estate planning, divorce, long-term care, protection and lifestyle planning.

No two clients are the same and we do not believe in a 'one size fits all' approach. We work closely with you to fully achieve your objectives, and keep appraised of your needs so that we can continue to meet them in the future."

Paul Cusack
Head of Private Clients

Our Services

Financial Planning

BRI's highly-qualified and experienced Financial Planning team provide advice covering an extensive range of services to clients and businesses in the following areas:

- Retirement planning, including all types of pension arrangements such as stakeholder, personal pension, defined benefit schemes, SSAS and SIPP
- Investments – both regular contribution and lump sum
- Protecting your wealth for future generations
- Tax-efficient planning
- School fees planning
- Protecting your family in the event of death, critical illness or other ill health
- Succession and Inheritance Tax planning
- Corporate and business continuity planning
- Financial planning during and after divorce
- Long-term care planning
- Lifestyle planning – truly understanding your future lifestyle requirements and developing a plan to make sure that important milestones are met

We believe it is vital that your Financial Planner is focussed on your needs and objectives above all else. Only in this way can they fully understand what you hope to achieve in the future and provide you with an expertly designed, and personally tailored plan to get your finances where you want them to be. BRI prides itself on providing such a service, and has accommodated a broad range of specific requirements for its diverse client base.

> "In these days of account numbers, automated telephone systems and call centres, we think you will find our friendly approach very refreshing."

Investment Management

Our highly qualified and knowledgeable investment department is able to create bespoke portfolios specifically tailored to whatever your needs may be. Our approach to investment is conservative and based on diversifying portfolios across a number of different asset classes and risk profiles. This allows us to generate competitive returns while not taking any undue risks with your capital.

BRI has a dedicated in-house portfolio management team. These specialists research and analyse equities, collectives, fixed interest, property, and alternative asset classes. This process is at the heart of everything we do, as each client has his-or-her own long-term goals. We aim to create well-balanced portfolios that meet those goals. We do this by taking a focussed, long-term investment strategy, driven by a combination of the macro-economic environment and the bottom-up investment opportunities available.

BRI gives you the flexibility to decide whether you want us to manage your portfolio on a discretionary or an advisory basis. The option you choose is likely to depend on your own level of interest in and understanding of investment markets.

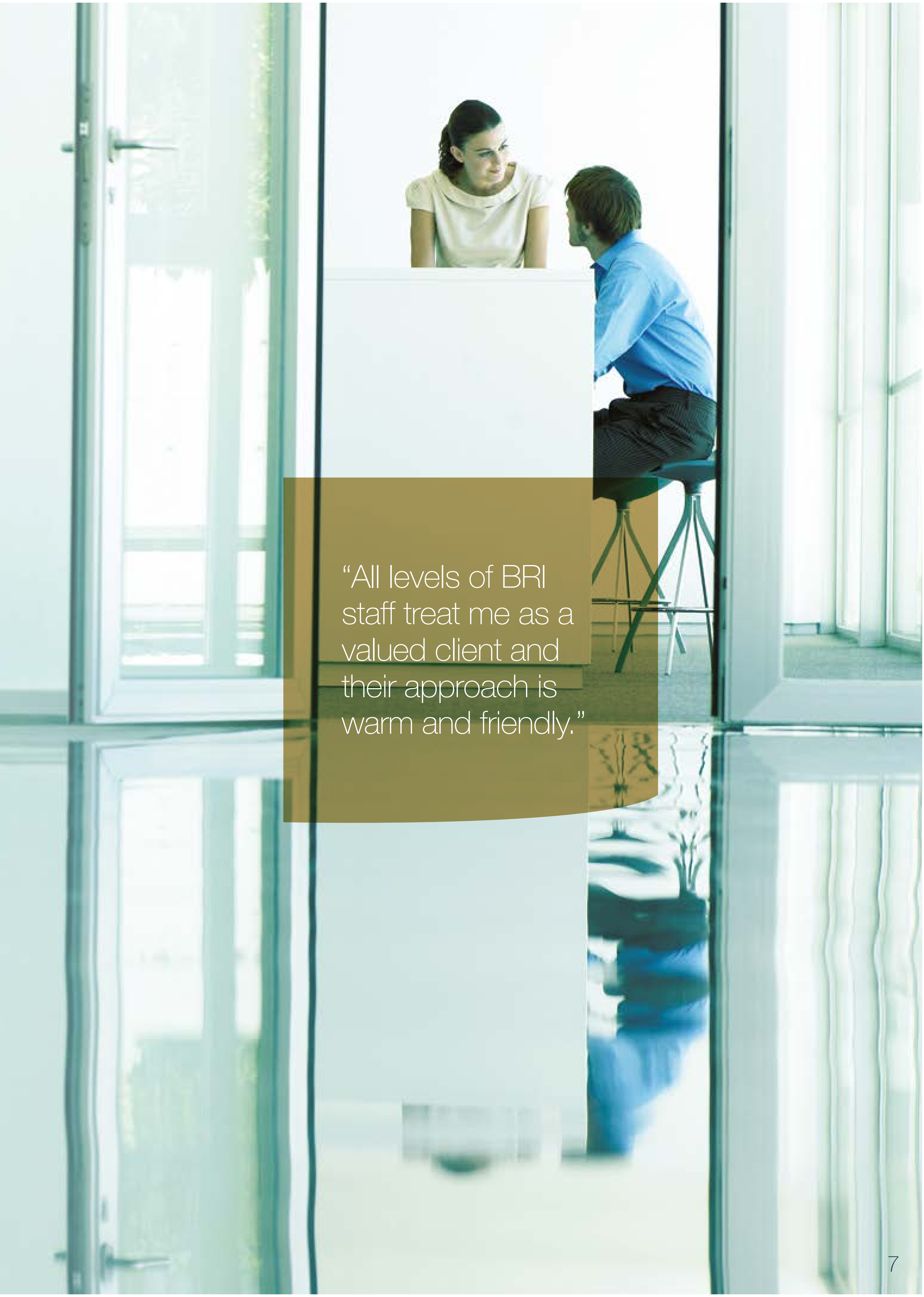
Discretionary

Our discretionary management service offers an attractive and convenient solution for those without the time, inclination or expertise to take an active role in managing their investments. A dedicated investment manager will take care of the day-to-day running of a portfolio, from determining and maintaining the most appropriate blend of assets and managing risk, to dealing and administration. All our discretionary clients enjoy direct access to their investment manager.

Advisory

If you prefer to be more directly and frequently involved in the decision-making process, our advisory management service may be appropriate. We will offer you our professional advice and recommendations, based on our monitoring, analysis and evaluation of the market, but no changes will be made to your portfolio without your authority. The final decision is always yours.

> “Whichever option you prefer, at the heart of BRI’s recommendations or decisions is an investment strategy developed for you which manages your investments effectively, whatever conditions we encounter.”



"All levels of BRI staff treat me as a valued client and their approach is warm and friendly."

Our Process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Gather Detailed Information
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1. Initial Discussion

Firstly, your BRI Advisor will introduce him-or-herself and provide information about how we are able to work with you and the extent and costs of the services we can provide. A key part of the advice process is deciding what services are appropriate. **We will not charge you a fee for this meeting, nor will we ever charge you a fee without your prior agreement.**

2. Identify Objectives

We will talk to you about your objectives and we will need to understand your planning priorities together with the timescale for achieving them. We will then discuss how we may be able to assist you in achieving these and, importantly, whether you would like us to help.

3. Gather Detailed Information

We gather sufficient personal and financial information from you to enable us to compile our recommendations and advice. In advance of our initial meeting we will send you details of the information we will need to discuss so that you can be prepared. By doing this we can make sure that the meeting is of maximum value and can focus on your individual objectives

A key part of the advice process is deciding what services are appropriate.

4. Make Recommendation & Report

Following our initial meeting, we will spend some time gathering further information about your current financial plans and policies as well as any commitments you may have.

We may need to work alongside other professional advisors, such as your accountant or solicitor. We will liaise with them to make sure that all steps taken are part of a cohesive plan. If you do not already have relationships with other professionals we will be happy to recommend suitable firms, bearing in mind your location and requirements.

Taking all these into account and based on your objectives, your attitude to risk and your priorities, we will then be able to provide you with tailored financial recommendations which concentrate on the areas of financial advice we have agreed with you.

We will discuss our recommendations with you to ensure you fully understand them and will adjust them if necessary, prior to obtaining your agreement to proceed.

5. Implement

The implementation stage will put in place the recommendations agreed with you in areas of advice identified to meet your specific needs and objectives. This may also include any broader or more complex planning that may be required, such as Trust work or estate planning.

We will assist you with the completion of any relevant application forms and additional information required by product providers. We will then monitor the progress of your application through to completion and the issue of your policy documents, if appropriate.

If you ask us to work with you on a continuing basis, we will also keep your wealth management strategy under review.

6. On-going Client Service

We aim to build long-lasting, trusted business relationships with all of our clients and so we offer you the opportunity to have a regular review at intervals agreed to suit your requirements. This involves us reviewing your plans to make sure they remain appropriate and, if necessary, recommending changes to make sure that your financial arrangements continue to meet your needs. This is an evolving process and is an essential part of making sure that your arrangements take account of changing circumstances in your own and your family's life or the wider environment, as well as any changes in legislation that may occur.

What you can expect as a client

The BRI culture is one of personal service. This is demonstrated by the long-standing relationships we have developed, many spanning several generations of the same family. This has led to a strong sense of continuity; and new introductions from existing clients are a testament to the trust we have built through this approach.

We are happy to work closely with other professional advisors you might use, including accountants, tax professionals and solicitors. In fact, many clients come to us on the recommendation of another professional advisor.

You can expect to receive the following:

- Professional advice and support
- Direct access to your dedicated advisor
- Our expert wealth management process
- Transparent costs and charges explained in advance
- A long-term commitment to giving you the highest level of service
- Assistance in making the right decisions
- Valuations of your investments
- Year-end tax packs including capital gains analysis (if applicable)
- Online access to view your investments
- Quarterly newsletters
- Regular investment seminars

As professional advisors, we are committed to acting in the best interest of our clients.

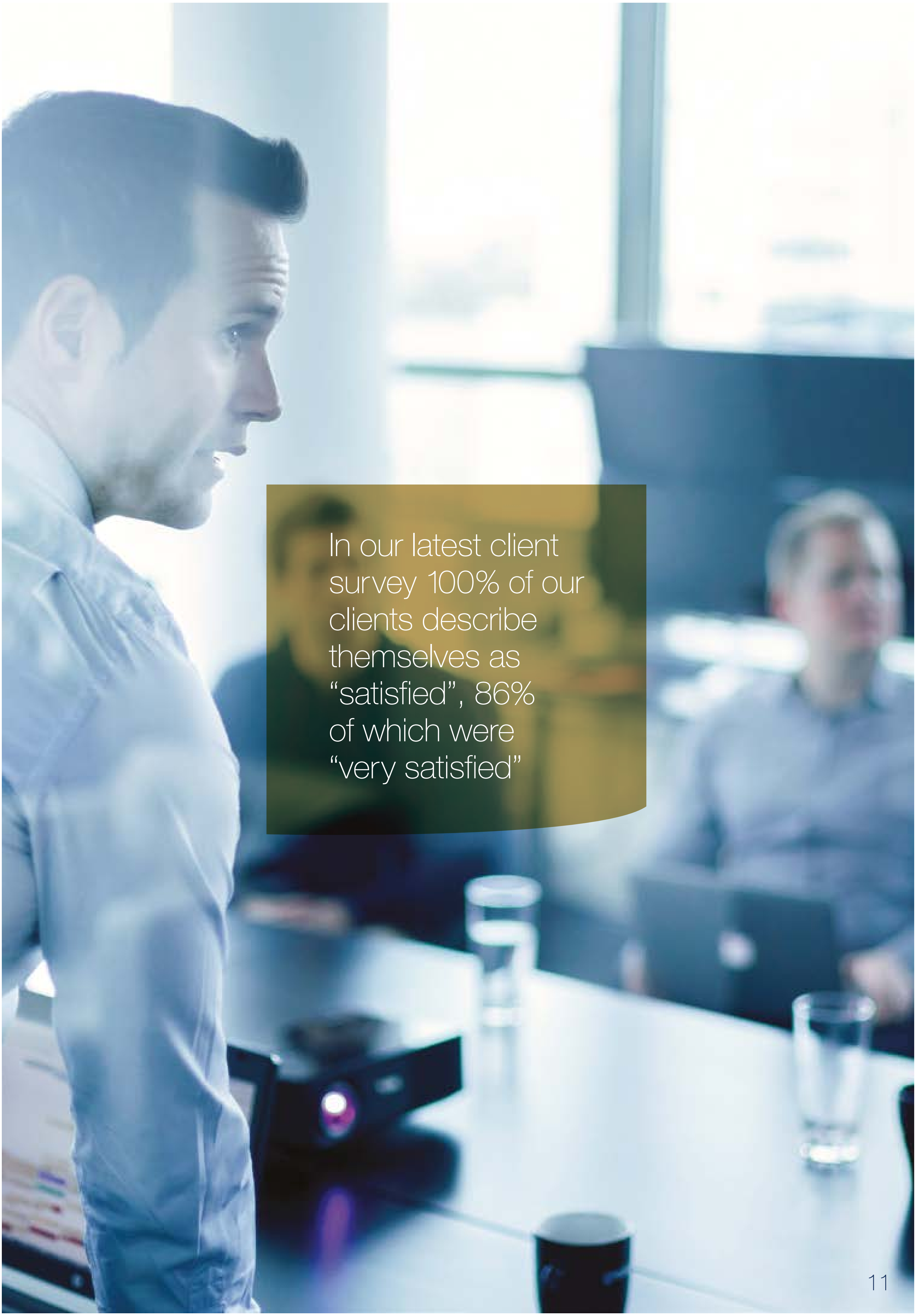
Regulatory information

The price and value of investments and the income, if any, from them can fall as well as rise. Past performance of investments is not necessarily a guide to future performance. Changes in the rates of exchange may adversely affect the value of non-UK shares.

BRI Wealth Management plc is a public limited company, authorised and regulated by the Financial Conduct Authority. Registered in England and Wales No. 727301. The address of the registered office is BRI House, Elm Court, Meriden Business Park, Coventry CV5 9RL.

Knowledge. Service. Trust.

“In keeping with our aim of making your personal affairs as straightforward as possible, any reports we give you are designed to be clear and easy to understand.”



In our latest client survey 100% of our clients describe themselves as "satisfied", 86% of which were "very satisfied"

BRI Wealth
Management PLC

BRI Wealth Management plc
BRI House
Elm Court
Meriden Business Park
Meriden
CV5 9RL

Telephone: 01676 523550
Email: invest@brigroup.co.uk

www.brigroup.co.uk