



Investment Qvorvm



Intelligent Wealth Management

investment /in'vestment/ n.

1 the act or process of investing.

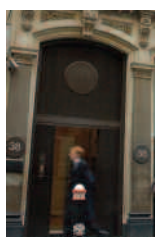
2 money invested.

3 property etc. in which money is invested.

quorum /kwo:rum/ n.

The fixed minimum number of members that must be present to make the proceedings of an assembly, society or decision valid.

Source: Oxford English Dictionary



Welcome

Investment Quorum is a respected independent Wealth Management firm located in the City of London serving discerning private and corporate clients seeking to access a discreet, highly personalised, integrated wealth management service.

Typically, our clients are individuals who have set themselves long-term goals for achievement in their personal and professional lives. They expect their investments and financial strategies to keep pace with these achievements. However, busy lives, personal and career commitments or lack of in-depth financial and/or market knowledge can prevent them from ensuring that their investments and other financial arrangements are satisfactorily implemented and monitored as often as they should be.

By design, we only work alongside a small number of private clients to ensure that these typical problems are overcome and addressed. Generally, we accept an overall portfolio size in excess of £100,000 for investment management but these can be aggregated to include family members and all pension and investment holdings. This service can be accessed either by transfer of cash or transfer of existing investments to IQ, or by a combination of both.

All IQ personnel are fully committed to very high standards. We are extremely well qualified by industry standards and are constantly seeking to acquire greater knowledge to assist in our day to day activities and within our own specialisations and areas of interest.

Contact between investment and product providers and IQ is purposefully close and we constantly review fund managers and their offerings for relevance, performance and charging.



Private Client Service

Intelligent Wealth Management is the term we use for the style of financial planning and capital investment applied to the financial affairs of our private clients. The advice we offer is about much more than specific financial steps and product purchases—it is about how we approach and structure the financial choices available to you. We offer pragmatic planning solutions with clarity of delivery and implementation.

Intelligent Wealth Management offers Private Clients advice across the financial spectrum—from the building blocks of insurance protection, lending, mortgages, pension planning, asset allocation and investment portfolio construction, tax and estate planning we build a comprehensive but bespoke financial plan. This plan is regularly reviewed and adjusted to ensure that it remains optimally placed to deliver its stated objectives.

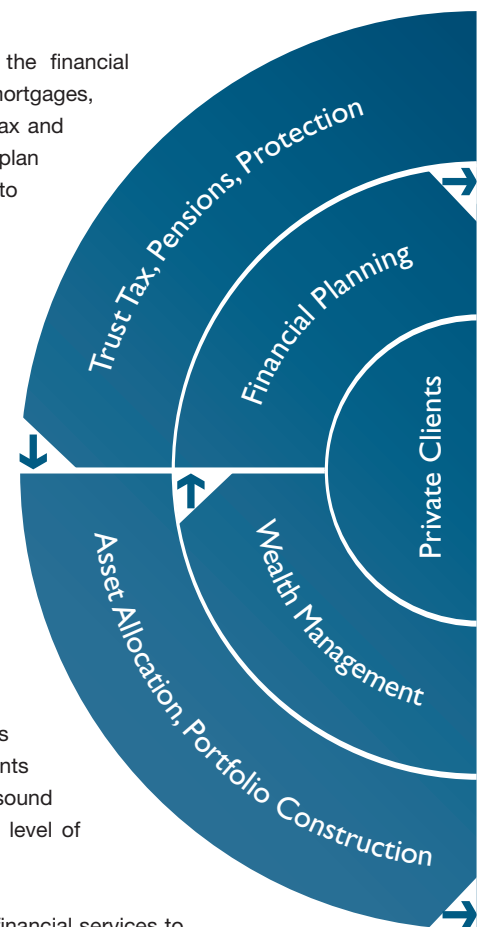
To ensure seamless financial planning within the programme we are used to working alongside our client's existing legal and accountancy advisers, or willing to make introductions to this type of professional should they be required.

To bring the level of sophistication our clients require we will also often work alongside specialist discretionary fund managers, Lloyds of London brokers and underwriters, actuaries, taxation consultants—whichever we need to ensure all relevant areas and issues are addressed to the highest possible standards.

We take financial planning and portfolio construction very seriously as this is how we add value to the financial affairs of our clients. Each and every client's Intelligent Wealth Management Programme is constructed on an individual basis taking account of accurately assessed personal ambitions and aspirations, investment horizons, risk tolerances, existing arrangements and income and taxation circumstances applicable to our client. This might sound self-evident but we have found that very few wealth managers apply the level of diligence and detail that we do on behalf of clients.

In order to offer truly bespoke advice in the increasingly complex arena of financial services to clients we must be able to offer advice unfettered of bias and from the whole marketplace. Whilst we are advice-led we are often called upon to arrange or comment upon investments and associated products for clients and we therefore feel that only truly independent advice is sufficient in order for us to do so to the high levels of diligence we insist upon.

No individual or company can offer this level of research and product knowledge without recourse to the most comprehensive research and analysis tools. Investment Quorum commissions and conducts research from many leading independent investment and product research companies currently including Morningstar, Standard & Poors, TrustNet and Citywire. Quality research and investment intelligence enables us to offer highly detailed solutions to investment portfolios.



IQ Corporate and Allied Professional Solutions

IQ is not just a Private Client practice. We have found that private client standards and principles are seldom delivered to corporate clients. We feel, they are too often advised on an ‘off the shelf’ methodology with stock solutions to their issues. We are actively involved with many companies and organisations delivering intelligent employee benefits advice and solutions. We treat corporate client employees as private clients and afford them exactly the same levels of advice, courtesy and planning as our direct investing private clients.

We can assist with the research and implementation of group death-in-service, medical, pensions and other protections. We are also highly competent in boardroom financial planning areas such as key individual, shareholder protection and business succession.

Related company risk solutions for professional indemnity, public and employee liability can all be addressed via one of our specialist Lloyds of London broker connections.

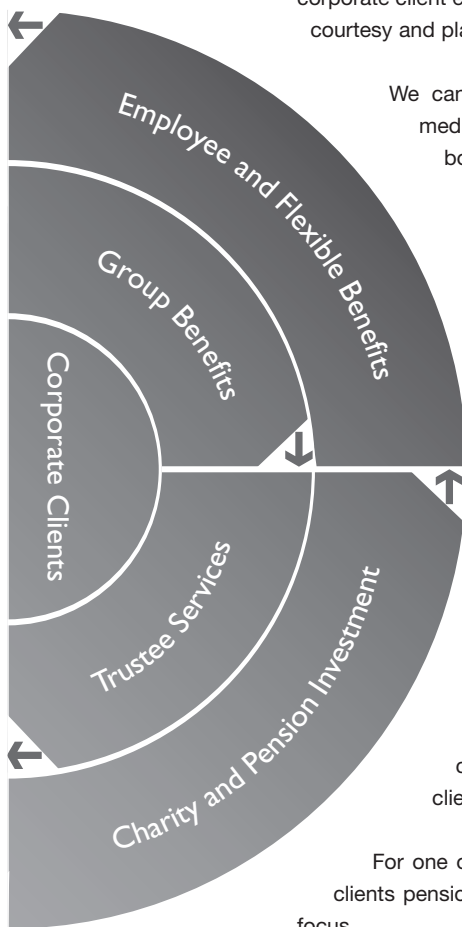
We work regularly with the private and corporate clients introduced by accountants, solicitors and tax advisers. Always mindful of the value of the provenance of these client relationships we offer a fully comprehensive wealth management service which is integrated with the advice offered by the referring professional. We feel that this combined approach ensures that a winning combination of skills and advice from all relevant professionals leading to much greater client satisfaction.

This advice is typically fee based but always totally independent. Recent examples of work we have carried out for solicitors includes probate portfolio valuations and re-investment, client asset allocation and portfolio construction with Court of Protection approval and equity release for elderly clients.

For one of our accountancy connections we undertook a review of all of their willing clients pension portfolios with Pension Simplification and protection of large funds as the focus.

We have a large library of case studies available upon request.

We welcome enquiries from companies and allied professionals in the legal and accountancy arenas looking to source intelligent private and corporate financial solutions. Suitable references are available upon request.



Open Architecture

As independent wealth managers we utilise the many benefits of 'open architecture' on behalf of clients. On-line valuations and switching, simplified reporting, transparent charging structures and a non-reliance on traditional, commission-led providers all lead to a sound framework for making investment and financial planning decisions.

Client on-line access to these platforms also ensures that accurate, up-to-date and relevant information is always available when clients wish to monitor or update their financial affairs.

We do not offer generalised or stock solutions to the affairs of our clients and we feel that this is ably demonstrated by our use of open architecture within the area of wealth management. This allows us to negotiate extremely competitive entry charges, often at the rates normally reserved for large institutions, from fund managers and product providers thus giving our private clients the competitive edge required in wealth accumulation.

We look forward to welcoming you as a client. If you have immediate any questions or queries please don't hesitate to contact us on:

020 7337 1390

or you can visit our website at:

www.investmentquorum.com

To invest successfully over a lifetime does not require a stratospheric IQ, unusual business insight, or inside information. What is needed is a sound intellectual framework for making decisions and the ability to keep emotions from corroding that framework.

Warren Buffet in the foreword to Benjamin Graham's 1974 classic, *The Intelligent Investor*

www.investmentquorum.com

www.intelligentwealth.co.uk