

Bradley
Stuart

wealth
management
& employee benefits



Clear financial
direction to keep
you on course

Private Client Services

Wealth preservation in a tax efficient environment



Providing you with a firm footing for the future

What we Do

At Bradley Stuart we offer a comprehensive nationwide service in the provision of innovative wealth management solutions. Our goal is simply to direct, protect and grow your wealth, thus creating a favourable financial environment for you to enjoy.

Our philosophy is centred upon providing the highest possible service to our clients. As such, Bradley Stuart understand that a lasting, long-term working relationship is the key to delivering informed and relevant advice to a knowledgeable and demanding client base.

At Bradley Stuart we never forget that you have an opinion too. A major aspect of our philosophy is to listen, allowing you to say 'no' if you wish and responding with impartial, comprehensive and creative advice, enabling you to make an informed decision. We strive to create an environment in which your views will be listened to, sensibly assessed and acted upon with your full agreement.

In the Beginning

The first step in the successful management of wealth is to understand your requirements. That is why, at the very beginning of our relationship we sit down and talk with you.

To create planning that will work we need to get to know you. We base our approach on developing an understanding of your unique aims and aspirations, as well as your concerns. We work with you to create an entirely personalised approach to managing your wealth.

If you decide that you want to work with us then we will start by agreeing the scope of our relationship, both initially and on an ongoing basis.

We can then create a comprehensive and bespoke financial plan based carefully upon an objective analysis of your current situation, financial objectives and your appetite for investment risk. This can be developed into a long term advisory service focused upon the management of your capital in a tax efficient manner.

We recognise that one size never fits all and that requirements can change. Attitudes to investment risk vary from person to person and are unlikely to remain the same with the passing of time. Equally, wealth preservation in real terms is sometimes more important to our clients than capital growth: the key here is that our solutions are tailored entirely to your particular needs, whatever their nature.



Comprehensive impartial advice providing you with a better view over your finances

How we Work

Identification of Key Investment Opportunities

We recognise that our personal and corporate clients expect advice from across the whole spectrum of investment products. We are able to advise on, and assist in, the practical aspects of selecting products as diverse as Cash Deposits, Investment Bonds, Pensions, Unit Trusts, ISAs, Income Funds, EISs, VCTs and Structured Products.

We are always actively seeking to broaden and diversify our portfolio of investment opportunities to suit the needs of our clients.

One to One Relationship Management

Our clients quite rightly demand individual attention and, at Bradley Stuart, we would not have it any other way. Expect total involvement when we work with you - involvement that brings peace of mind and leaves you free to do what you do best whilst we get on with doing what we do best: maximising your financial well-being.

Risk Assessment and Monitoring

Whilst no investment is ever totally risk-free, responsible, professional risk assessment and monitoring can considerably reduce the potential for problems to arise. At Bradley Stuart we leave nothing to chance in our work on behalf of clients who encompass a varying range of requirements with differing degrees of risk from their investments.

Well Established

Reporting and Planning Procedures

At Bradley Stuart we recognise the importance our clients place on reliable planning procedures and feedback. We also recognise that this applies not only to the investments arena, but also to other important interlocking aspects of wealth management.



When you can't see what lies ahead **financial planning** puts you in control

Private Client Services we Offer

Multi-Pensions Review and Advice

In today's environment, individuals approaching retirement frequently find themselves in a situation where they have accumulated a number of quite separate pension benefits. Advising the best course of action to maximise the aggregate value of these going forward is an essential element of our service.

Trusts and Tax Mitigation

Our background and experience in this important area helps to provide tax efficient treatment for your savings and investments. We recognise that the more tax efficient your investments, the less risk you will be required to take to realise the goals you have set for growth.

Inheritance Tax Mitigation

We have a sound background in the important area of Inheritance Tax mitigation and the associated decision making processes required to create and maintain a properly constructed portfolio of flexible investments.

Tax Efficient Investments

Wherever possible we approach our responsibilities from the standpoint of producing largely tax free income and growth from a thoughtfully created and managed portfolio of investments. We believe that the more tax you can save, the less growth you need from your investments and therefore the less risk you need to take to maintain your portfolio's real value.

Wealth Preservation

Our clients are extremely conscious of the need to ensure the longevity and preservation of their hard earned assets. We recognise that a crucial aspect of our work surrounds the maintenance of capital and income preservation in retirement.

Voluntary Redundancy Guidance/Early Retirement

With the increasing incidence of Voluntary Redundancy Schemes and, as with many of our clients, the prevalence of Golden Handshakes on leaving an employer, the need to invest these lump sums wisely has never been greater.

We have substantial experience and a successful record of appropriate guidance to ensure that the ongoing value of these often very large sums is maintained and the investments positioned for growth or income.

UK and Offshore Investments

Solid, reliable investment advice designed to return long term growth from a balanced portfolio of investments configured to fit precisely with the needs of private and corporate clients.

Life Assurance

This can be a frequently neglected area of financial planning. People are usually keen to insure their house, contents, car and even their pets, but often forget the most important asset: themselves.

We have extensive experience in providing cost effective and affordable life assurance which covers those events we cannot plan for, such as the premature passing of a partner, particularly if children are still dependent.

Private Medical Insurance

We recognise the importance of being given a greater choice over when and where medical treatment takes place, and the specialist who will treat you.

That is why, at Bradley Stuart, we can arrange private medical insurance which provides you with this choice, covers the cost of treating acute medical conditions and reduces the waiting times in those situations where they may otherwise be extensive.



Clear direction in wealth management giving you financial freedom

Investment Management Service

In addition to the previously mentioned services, Bradley Stuart also offer our private clients an Investment Management Service in the form of a Wrap Platform. This is a major step forward and, for the first time, we are able to offer you an all encompassing service which brings together all the investments you have made previously – Unit Trusts, ISAs, pensions, bonds, deposit accounts – in one place.

'Wrap' is a software planning process which provides a greater level of detail and analysis than has previously been available. The on-screen information includes everything from the current overall value of your holdings to the sector and geographical spread for each of your individual investments.

By using the latest technology you are able to view your investments online. This will allow you to view the performance of your portfolio at any time by logging on with a secure password. Bradley Stuart can hold all information, past and present, relating to your investments in one place. This allows us to make adjustments to your investments with a complete knowledge and understanding of your financial situation.

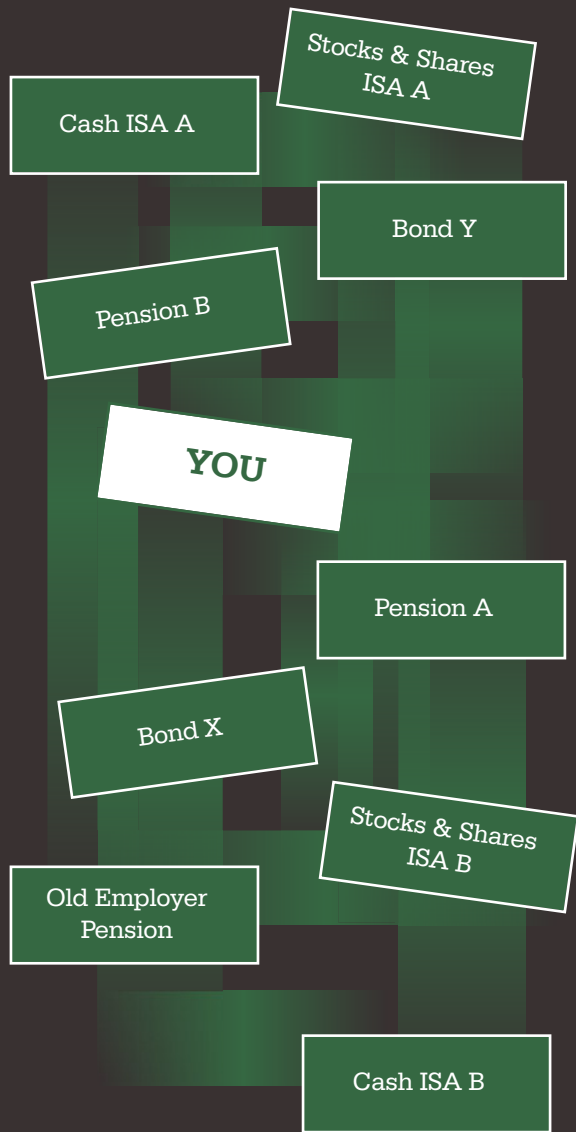
Wrap adds value to both you and Bradley Stuart, as it frees us up to focus on planning and looking after your needs. It means that when we meet we will both be able to see the complete picture of your investments, which helps us focus on the most important thing: getting your future right. In turn this will:

- Provide you with peace of mind concerning your money.
- Enable you to become financially well organised.
- Enable you to achieve and maintain financial independence.
- Provide efficient solutions to technical planning issues.
- Maximise your returns and resources.
- Provide you with accountability.
- Help you to take advantage of tax breaks available.

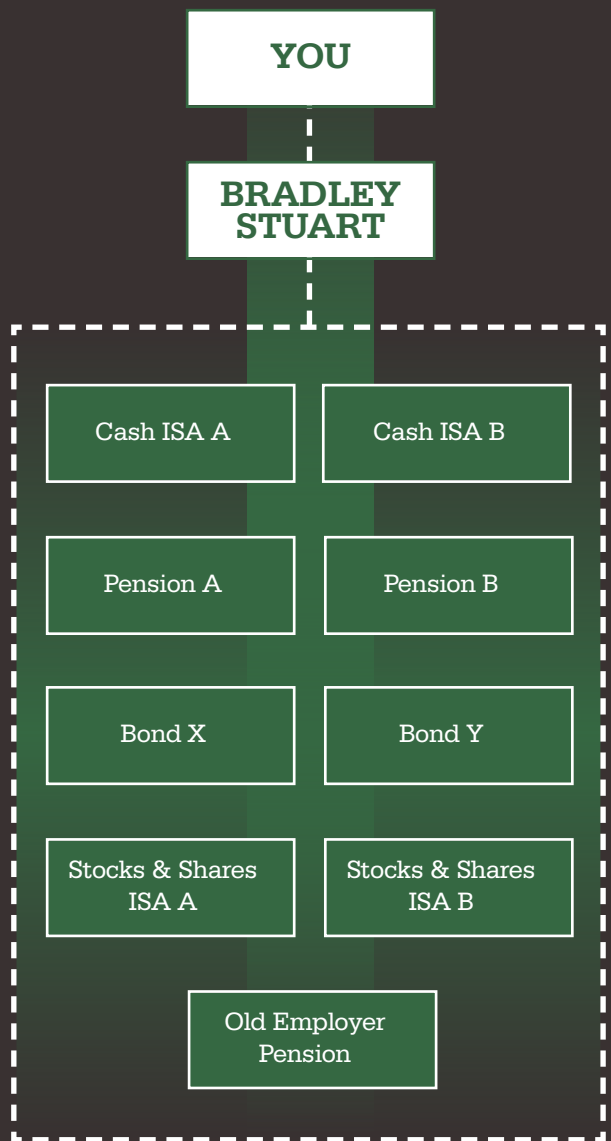
Wrap uses advanced technology and administration to deliver a market-leading service which provides access to a wide selection of investment funds. Whilst this service is relatively new to the UK, it is tried and tested in the USA and Australia. In many ways it is similar to Private Banking Services.

The Wrap tool that Bradley Stuart uses is provided by Standard Life, who play a supporting role to us and will provide you with an annual statement.

How your Financial World might Currently Look:



How your Financial World could Look with Wrap:



Wealth preservation in a tax efficient environment

Bradley
Stuart
WEALTH MANAGEMENT
AND EMPLOYEE BENEFITS

Bradley Stuart House
1a Shaw Street, Worcester WR1 3QQ
Tel: 01905 731444 or 0845 207 1444
Fax: 01905 731555

E-mail: worcsoffice@bradleystuart.co.uk
Web: www.bradleystuart.co.uk

Also at: 3 Wigmore Place
Cavendish Square, London W1U 2LN
Tel: 0207 631 5383, Fax: 0207 636 2429