INTRODUCING

KINGSWOOD


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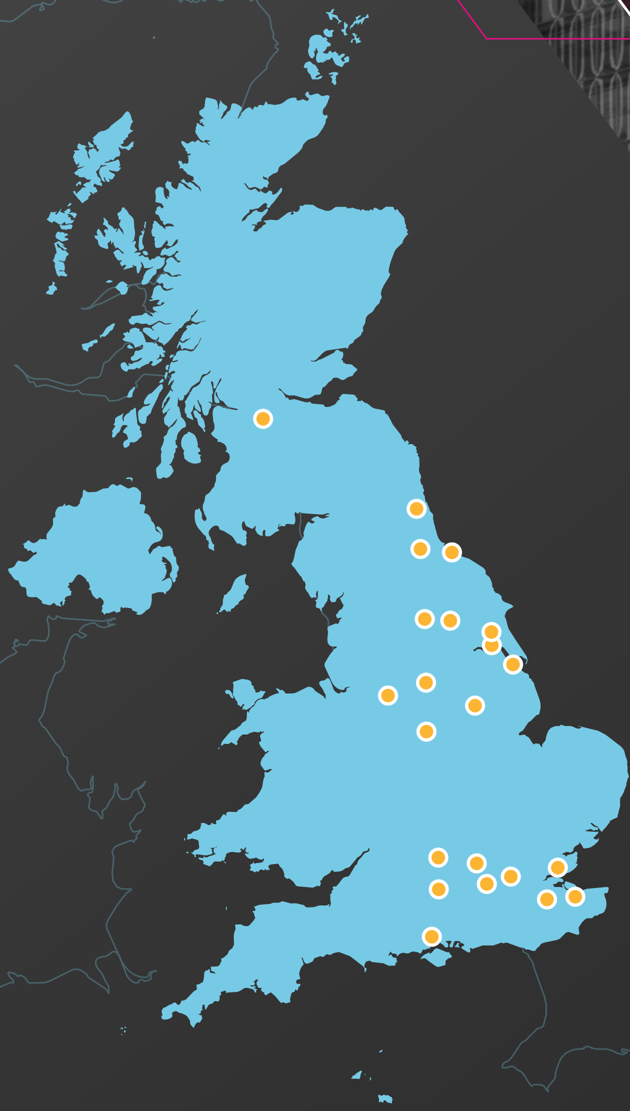
At Kingswood our goal is to give you the confidence to help you build your ideal financial future. We understand that planning your finances can be a daunting task, that is why we are here to help you identify your goals to make a start.

We pride ourselves on being a client centred company. We are always investing in innovation and new technology with the core belief that we provide the best client experience for you.

Founded in 2010, our vision is to provide leading financial services to clients at all stages of their financial journey, helping you to Protect and Grow your wealth.

We are proud to be local and regional. You can find us all over the UK, employing local people, we work together to understand you and your requirements.



WE ARE PROUD TO HAVE

over **12BN** in assets managed

19.3K active UK clients

22 offices in the UK

over **400** employees

(As at January 2023)

We strive to understand you and your goals to help you realise your financial dreams.

OUR RELATIONSHIP WITH YOU

We work hard to build everlasting relations with our clients and their families, building relationships that will exist for generations.

We care about being a trustworthy business. Our financial advisers and investment managers are here to help whenever you need us, always going the extra mile for our clients.

We inspire financial confidence and believe everyone should have access to financial advice, that's why your first conversation with one of our advisers is free, without any obligations.

We offer a holistic service, bringing your wealth management services under one roof.

CLIENT-CENTRIC
TRUSTWORTHY
INSPIRING FINANCIAL CONFIDENCE

At Kingswood, we put our clients at the heart of everything we do.

We want to understand your needs and help bring your goals to life no matter what level of financial knowledge you might have. We will listen and build a plan around what's important to you and your values.

> “ **My adviser is excellent.** Professional, patient, helpful and mindful of my needs throughout.

> “ My adviser ensured that my money has been invested to meet my needs. He has also been **very approachable** when I need further financial advice, and has always provided explanations for his recommendations in plain understandable terms.

> “ My adviser gave me **insightful advice** from the beginning, helping me work out what was best for me and the family.

We are proud to be rated 4.8 by clients on

vouchedfor
Financial Advisers • Solicitors • Accountants

HOW WE WORK WITH YOU

Our focus is to make sure your financial journey is smooth and seamless. We make time to review whenever necessary and aim to inspire you with financial confidence.

The value we bring is being able to listen and talk you through the important areas you should consider in financial planning in a clear and easy way to understand.

2. BUILD A PERSONALISED PLAN
We provide and implement a tailored plan, designed to help you achieve financial confidence.

1. GETTING TO KNOW YOU
We look at your entire financial position, your needs and what you want to achieve in life before helping you plan how to get there.

3. EASY ACCESS

We bring your financial plan to life through our all in one app and portal Kingswood Go.

4. KEEPING YOU ON TRACK

We arrange annual reviews to analyse, review and adjust your plan where necessary. Reviewing more frequently if needed.

5. EVERLASTING RELATIONSHIP

Building a relationship with you is our key priority and we are there with you throughout your life.

KINGSWOOD WEALTH PLANNING

We provide a range of financial planning services to help you at any stage in life, tailored to your financial goals.

By understanding your personal ambitions and getting a clear picture of your financial situation, we can help optimise your personal wealth to create your ideal financial future.

Where suitable we work with Kingswood Investment Management to align our clients investment needs.

YOUR FINANCIAL LIFECYCLE

PROTECTION FOR YOU AND YOUR FAMILY

We help you prepare and protect you and your loved ones from any unexpected life events.

MORTGAGE ADVICE

At Kingswood, we focus on finding you the best available option to mortgages. We take our time to understand your ambitions and aspirations and attempt to find solutions through expert advice and our connections.

GROWING YOUR MONEY

Bespoke and tailored investment plans to suit your needs. See pages 10 and 11 for more information on Kingswood Investment solutions.

MAKING THE MOST OF YOUR INCOME

Our tax planners can help to maximise our client's income, reducing the amount of tax they are liable to.

RETIREMENT PLANNING

We can help you prepare today, for your future. Our specialist retirement planners will try to understand your position and the range of potential solutions that could help you achieve your financial goals.

PASSING ON YOUR WEALTH

The future of your children or grandchildren is something you want to secure and protect. We can help you find confidence in the future of your loved ones.

KINGSWOOD IBOSS

MANAGED PORTFOLIO SERVICE

We have blended the IBOSS investment philosophy and track record with our leading client focussed Kingswood service to create our Kingswood IBOSS Managed Portfolio Service.

ABOUT IBOSS

Part of the Kingswood Group, IBOSS is a provider of investment solutions. IBOSS have developed a leading service proposition as recognised in a 5 star rating in the FT Adviser service awards and an enviable long term track record of high performance with low volatility.

> “The synergy of Kingswood and IBOSS gives us an exceptional opportunity to **enhance our client proposition and range of services**. Our investment philosophy is the same throughout all of the ranges managed by our highly experienced and trusted Investment Team.

—Chris Metcalfe

CHIEF INVESTMENT OFFICER, IBOSS

The value of your investments and the income received from them can fall as well as rise.

Kingswood IBOSS MPS comes in 4 different strategies, across a range of risk ratings.

CORE

Our core range offers a service to clients that aims to achieve long term investment goals by placing an emphasis on diversification, risk adjusted returns and defensive characteristics.

The range consists of nine actively managed risk-rated model portfolios that are constructed using circa 40 funds per portfolio. We invest across equities, bonds, property/infrastructure and cash, and use several funds within each asset class; a philosophy that's tried and tested for over 15 years, and forms the template for our other investment ranges.

PASSIVE

Our passive range offers a service to clients that provides lower annual fees through its passive orientation and accommodates the more cost-conscious clients.

The range consists of nine risk-rated model portfolios and an asset allocation that is closely aligned with our Core MPS. Although constructed using cost effective passive assets, the portfolios' fund holdings are actively managed by the IBOSS Investment Team.

DECUMULATION

Our decumulation range offers a service to clients that has the ability to support regular withdrawals, provide an attractive yield, and minimise sequencing risk.

The range consists of seven actively managed risk-rated model portfolios, emphasising income-producing funds, but with no overall target yield, and an asset allocation that is closely aligned with our Core MPS. This approach leads to a tilt towards dividend-paying stocks and a natural value style within the equity holdings. High levels of diversification and avoiding concentration risk in each sector are important factors within portfolio construction.

SUSTAINABLE

Our sustainable range offers a service to clients that wish to invest in companies and organizations that commit to generating measurable social and environmental goals, alongside a financial return.

The range consists of seven actively managed risk-rated model portfolios that are constructed using funds within IBOSS' sustainable framework criteria and an asset allocation that is closely aligned with our Core MPS. In a complex area of the market we strive to construct portfolios with a superior level of diversification.

AVAILABLE ON THE FOLLOWING RETAIL INVESTMENT PLATFORMS

7IM, abrdn, AEGON, advance by embark, AJBell Investcentre, ascentric, AVIVA, Fundment, FundsNetwork, JAMES HAY PARTNERSHIP, M&G wealth, novia, nucleus, Parmenion, Quilter, Standard Life Wrap, transact

AWARDS

IBOSS Asset Management has won five-star awards at the Financial Adviser Service Awards every year since 2020.
All of our portfolios are 5-star rated, and our Core portfolios are 5-diamond rated, by Defaqto.

KINGSWOOD INVESTMENT MANAGEMENT

Our highly experienced and qualified investment management team provide a range of investment management solutions depending on your needs and requirements.

KINGSWOOD PERSONAL

Kingswood Personal is a fully bespoke investment service. Our Personal service is designed for higher net worth individuals who require a tailored service to their investments. Clients will have their own dedicated Investment Manager who will personally manage their funds.

“ **I couldn’t wish for a better investment manager** to guide me through the ever changing economic minefield.

YOUR FINANCIAL PLAN AT YOUR FINGERTIPS

We are proud to provide our clients with technology that allows you to view your financial progress in the palm of your hand, wherever you may be.

Kingswood Go is an all-in-one digital finance app, which puts you front and centre in achieving your financial goals and dreams, giving you a complete picture of your financial life, at the comfort of your fingertips.

Kingswood Go gives you the opportunity to have all of your financial information in one place. Not only providing you with peace of mind, but if something were to happen to you it gives you security to know that all of your financial information would be accessible to your partner or dependants.

Via the Kingswood Go secure messaging system you can stay in touch with your Kingswood adviser and investment manager.

KINGSWOOD GO

Bringing Kingswood to Life

THE KINGSWOOD SERVICE AT THE TOUCH OF A BUTTON

The value of your investments can go down as well as up and you may get back less than invested. Past performance is not a guide to future returns. Your home is at risk if you do not keep up repayments on a mortgage or other loan secured on it. Whilst we do provide wealth planning, we cannot provide tax advice and where you require tax advice we will refer you to a tax specialist.

Kingswood, Kingswood Group and Kingswood Institutional are trading names of KW Wealth Planning Limited (Companies House Number: 01265376) regulated by the Financial Conduct Authority (Firm Reference Number: 114694) and

KW Investment Management Limited (Companies House Number: 06931664) regulated by the Financial Conduct Authority (Firm Reference Number: 506600) with a registered office at 10-11 Austin Friars London EC2N 2HG. KW Investment Management Limited is also regulated in South Africa by the Financial Sector Conduct Authority (Firm Reference Number: 46775). Both companies are wholly owned subsidiaries of Kingswood Holdings Limited which is incorporated in Guernsey (registered number: 42316) and has its registered office at Mont Crevelt House, Bulwer Avenue, St. Sampson, Guernsey, GY2 4LH.

We would love to hear from you so please do not hesitate to get in touch.

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