



Financial Planning Services

investors



Confidence in your future

Introducing EQ

EQ is an award-winning wealth manager with over 50 staff, based in the City of London. We act for private clients, small companies and charities. Our aim is to be the best, not the biggest.



Quality is our cornerstone

We aim to make your investments work as hard as possible and support that with advice that helps you achieve your objectives. We do that by employing the best staff and supporting them in an environment that celebrates quality over quantity. Our portfolio managers are Chartered Financial Analysts and our firm has Chartered Financial Planning status.

Commitment to service

The interests of our clients always rank ahead of other considerations. We aim to win awards for the quality of our service and our investment performance, not our rate of growth.

Clear communications

We will always try to communicate with you in plain English, avoiding unnecessary jargon. Our objective is to inform, not confuse.

Control of our destiny

Unlike many of our competitors we have no external shareholders, nor do we have any intention of ever selling the business. That means we can make long term decisions, unhindered by the need to meet short-term financial targets. It also means that you can be confident that there will not be a change of ownership in the future.

Sense of community

At EQ we have a strong sense of being a member of a wider community. We are proud to be one of the first UK companies to be awarded B Corporation status, an internationally recognised standard for companies that believe in business as a force for good. We operate a Matched Giving programme to help our clients and staff raise extra funds for their favourite causes and we have set up the EQ Foundation as a registered charity.

I look forward to welcoming you as a client of EQ.

John Spiers

John Spiers
Chief Executive



Risk warning: past performance is not a guide to future performance. The value of investments and the income derived from them can go down as well as up, so you could get back less than you originally invested.

› The value of advice

EQ Wealth provides impartial advice, based on a comprehensive and unbiased analysis of the market, delivered face to face to clients.

At EQ we think financial planning is all about:

- Understanding your goals, objectives and priorities
- Working out whether your financial provisions will help you get there
- Putting a plan in place and reviewing it regularly

These are some of the questions that we can help you think through:

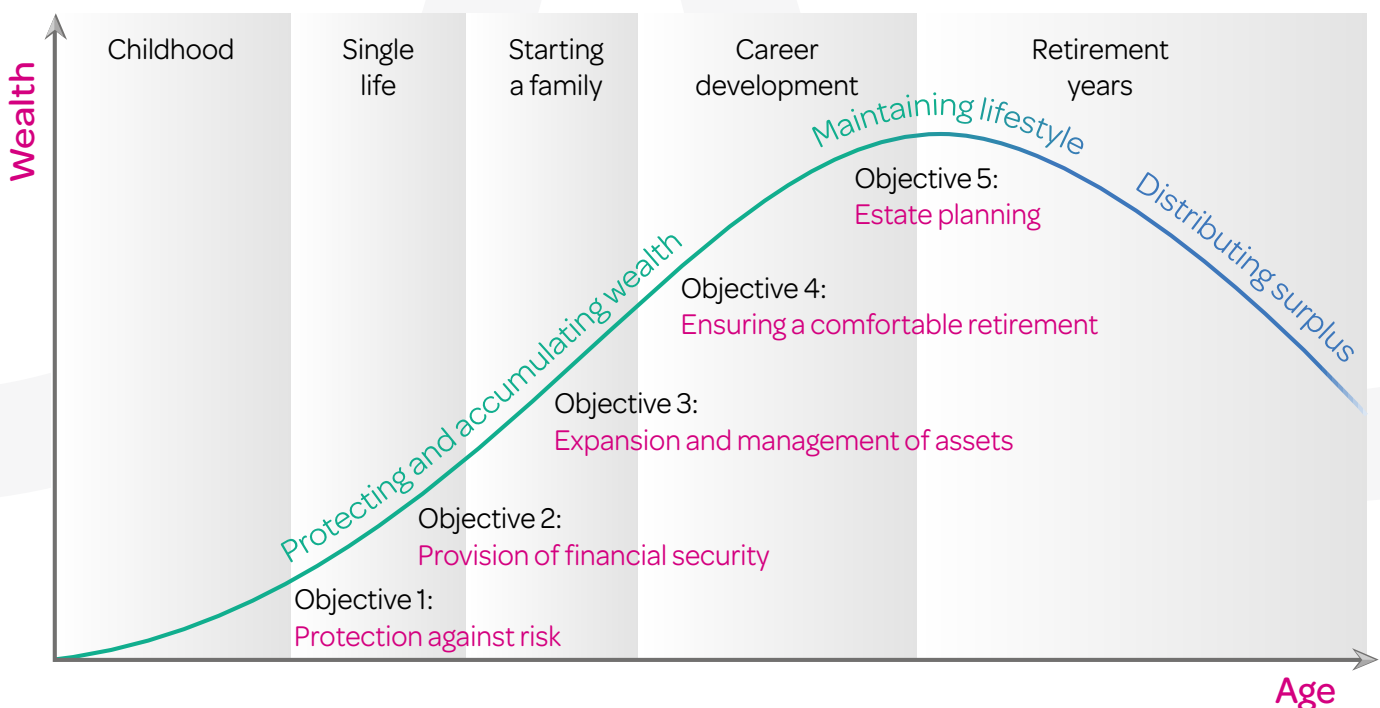
- *Are you saving enough to meet your objectives?*
- *Is your portfolio compatible with your risk profile?*
- *Are you making full advantage of tax free allowances?*
- *Is your family adequately protected?*

Most people fail in their financial planning because they fail to plan

› Lifecycle planning

Change is the only constant in life, so your financial plans need to evolve and change with you.

As advisers our job is first and foremost to listen, to understand where you want to go, and then to help you implement a plan that starts from where you are now.



› The EQ planning process



Step 1 – Initial meeting

One of our advisers will arrange to meet you at your convenience to introduce EQ, our approach and company ethos.

We take this opportunity to understand your overall circumstances and financial objectives. This also serves to provide a ‘taste’ of what it is like to work with EQ and whether the company is right for you.

This initial consultation is free of charge.

Step 2 – Fact-find

Your adviser will then arrange a follow-up meeting to complete a detailed fact finding process.

This covers both the ‘hard facts’ about your current financial arrangements, and also the relevant ‘soft facts’ concerning your personal circumstances, preferences and needs.

The fact find allows us to establish the following:

- *Your attitude to risk*
- *Your capacity for loss*
- *Your need to take risk*
- *Your personal preferences*

Step 3 – Financial planning

We develop a plan based on the fact find and your individual objectives. This covers:

- *Your current financial situation, including cash flow modelling*
- *Recommended solutions and strategies*

Step 4 – Implementation

Once the plan is complete, your adviser will take you through their recommended course of action. This can involve the following:

- *A new investment strategy*
- *Consolidated pensions and other investment plans*
- *Additional life assurance or other protection*

Step 5 – Review

Financial planning at EQ is an on-going process that requires continuous monitoring.

Review of the actions recommended in the plan takes place regularly, and the objectives are reviewed annually to take account of changes in income, asset values, business or family circumstances.

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Areas where we can help

EQ can provide specific expertise on a wide range of subjects, including:



Tax planning for investments

The true value of your investment portfolio is significantly affected by the rate at which it is taxed when you wish to realise gains or use it to deliver an income. Your EQ consultant will plan ahead to mitigate the tax liability across your savings and investments.



Inheritance Tax planning

Using tax and trust planning our financial planners can help mitigate the threat of Inheritance Tax on your estate and safeguard the wealth you wish to pass on to your dependants.



Pension contributions and retirement planning

Your retirement income may largely depend on the amount you put into your pension, but how much should you be contributing? Our financial planners will guide you through the complex maze of pension legislation to calculate the right amount for you.



Protection for you and your family

Having worked to build up your personal wealth, it is wise to put some form of protection in place for your dependants and yourself. We can assess what insurance cover you may need and what you don't.



Working with your accountant or solicitor

We are experienced at working with other professionals who you might employ, in helping them implement tax and trust-based plans.



Information

Our service aims to take the burden of financial planning from your shoulders. At the same time we are committed to keeping you fully informed. You will therefore receive regular updates on important issues that may impact your wealth.

› The EQ approach to investment

Many of the solutions that we use to help you achieve your objectives involve investments. Alongside financial planning, EQ offers range of investment management services.

We believe that no one person can be an expert in all areas: to achieve success it is important to be surrounded by a team who work well together. This is especially true for investing where there are many factors to consider. These could include:

- *Where should I invest?*
- *What types of asset should I use?*
- *What are the best funds to invest in?*
- *What might happen next?*
- *Is the cost justified?*

To help you achieve your investment goals we have put together a dedicated team of professional investment managers. They work closely with our financial advisers and can take an unbiased, independent view of the markets for you.

As investment managers we actively manage investment portfolios on behalf of many of our clients. In doing this our top priority is to maximise the returns on your portfolio whilst staying within the risk tolerance that suits you. Your adviser will be able to recommend whether these services are suitable for you.

Central pillars of our approach

- Our investment process draws on extensive independent research carried out by our own highly skilled team of analysts.
- All our investment portfolios are widely diversified both geographically and across asset types; in addition to Equities, Fixed Interest Bonds and Property we also consider the full range of Alternatives and Commodities.
- Attempting to time the market is usually futile – we take a long term view based on an assessment of fundamental value.
- We invest in funds, not single stocks – working with specialist fund managers allows us to invest globally and tax efficiently.

Please request a copy of our investment brochure for details of our full range of investment services.



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Investment portfolio options

We offer a range of discretionary managed model portfolios to appeal to a wide spread of clients.

Your adviser will help you select both an investment strategy and a risk profile that works for you. All of our model portfolios are constantly monitored and rebalanced by our investment team as market conditions change, putting your money to work in the best possible place.



Best Ideas Portfolios

Our signature portfolios invest in the very best ideas unearthed by our research team.

They invest in a wide range of assets, including alternatives, to diversify returns. Best Ideas consists mainly of actively managed funds, but may also include index trackers where our research indicates this could improve returns.



Low Cost Portfolios

These portfolios invest mainly in low cost funds that track the performance of stockmarket indices.

There is a school of thought that investment markets are so efficient that it is impossible to beat them consistently. Therefore, it makes sense to track the indices and keep costs as low as possible.



Positive Impact Portfolios

Not just good investments, but investments that do good. These portfolios are carefully screened for social and environmental impact.

These portfolios have been a great success since their launch in 2012, in line with growing evidence that companies run in a sustainable and responsible manner generate higher returns.



Absolute Return Portfolios

This specialist portfolio invests in alternatives, including hedge funds, which offer the potential for gains even when underlying markets are falling.

It has been designed for clients who worry about the sharp swings that occur in stockmarket values, but seek the potential for higher returns than available from investing in cash and government bonds.

Bespoke solutions


For clients with larger portfolios or more complex circumstances we offer a bespoke investment management solution.

EQ Bespoke is designed for clients with portfolios starting from around £750,000. In addition to your financial adviser you will have a dedicated investment manager who will always be available to discuss your current investment strategy and past performance.

The benefits of our Bespoke service include an individually tax optimised portfolio and access to a wider range of investment vehicles, including investment trusts.

Next steps:

To discuss our services in more detail please contact us:

 020 7488 7110

 newclients@eqinvestors.co.uk



EQ Investors, Centennium House, 100 Lower Thames Street, London EC3R 6DL.



020 7488 7110



enquiries@eqinvestors.co.uk



@eqinvestors



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