Wealth
Management

Wealth Planning

Securing your legacy, shaping your future

Forward-looking
for generations

Cover image
Pieter Claesz. (1597–1661), detail from "A Vanitas Still Life," around 1630

Contents

Welcome

Dear Reader,

Welcome to LGT Wealth Management. Since our launch in 2008, we have prioritised putting our clients first, offering a personalised and transparent service tailored to your goals and needs. We are delighted you are interested in learning more about our wealth planning services.

As part of the family-owned LGT Group, our strong corporate culture and shared values guide us. Owned by the Princely Family of Liechtenstein, we provide stability and financial strength, helping you build your wealth for generations.

Our bespoke wealth planning services are designed to align with your unique goals, supporting a prosperous and fulfilling financial journey. Our comprehensive approach covers every aspect of your financial life, from wealth and estate planning to the smooth transfer of wealth to future generations. We deliver tailored solutions to meet your specific needs. Our seasoned planners craft strategies that aim to maximise growth and protection, helping your wealth thrive over the long term. Our inheritance and succession planning services offer seamless transitions, supporting your legacy and your family's financial security.

We also recognise the importance of robust retirement planning. Our personalised guidance on pensions and ISAs helps you build a solid foundation for a comfortable and secure future. Additionally, our tax planning expertise ensures your wealth is managed efficiently and compliantly, seeking to optimising your financial outcomes.

We look forward to helping support you on your financial journey.

LGT Wealth Management

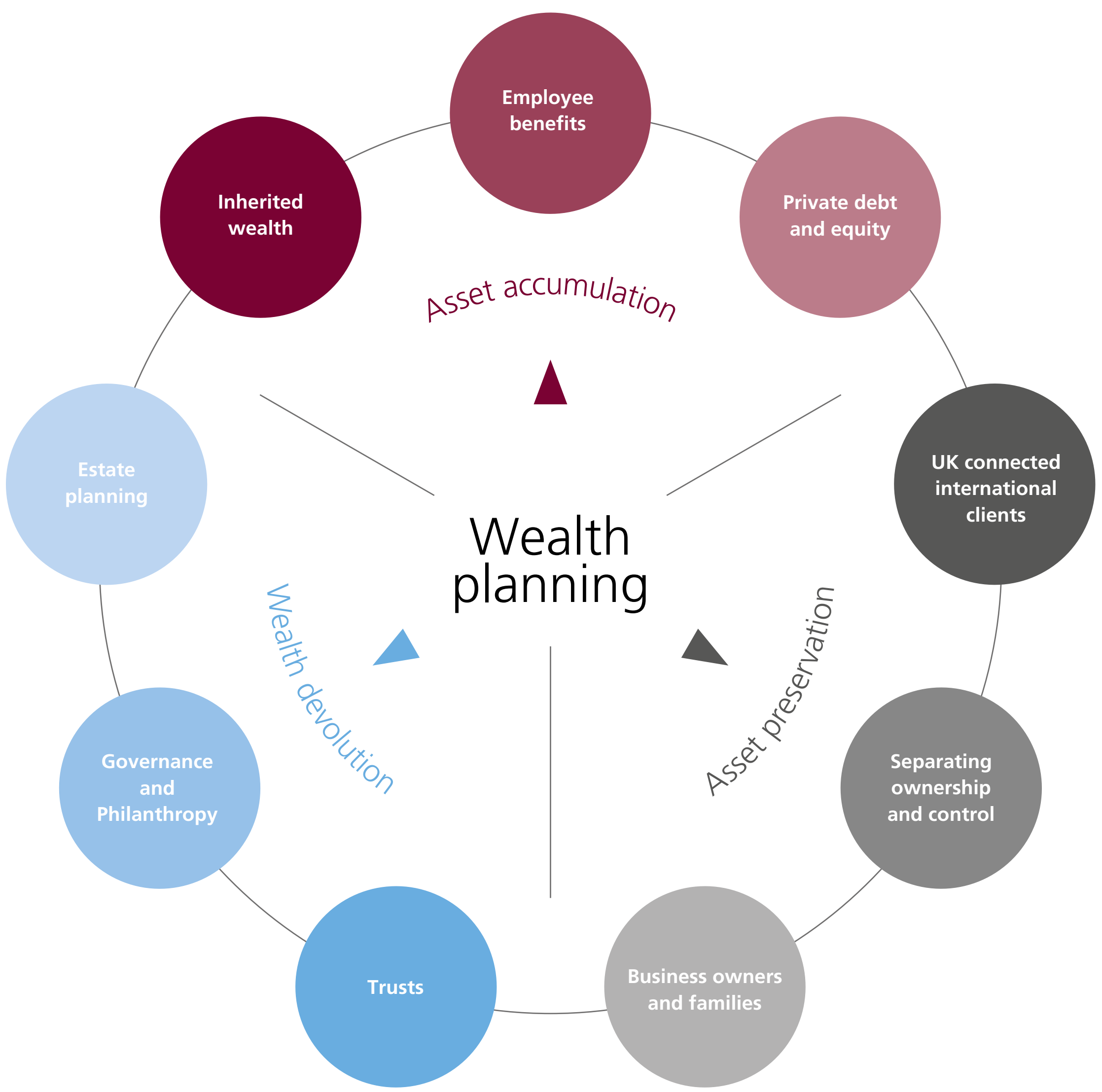
Wealth planning at a glance

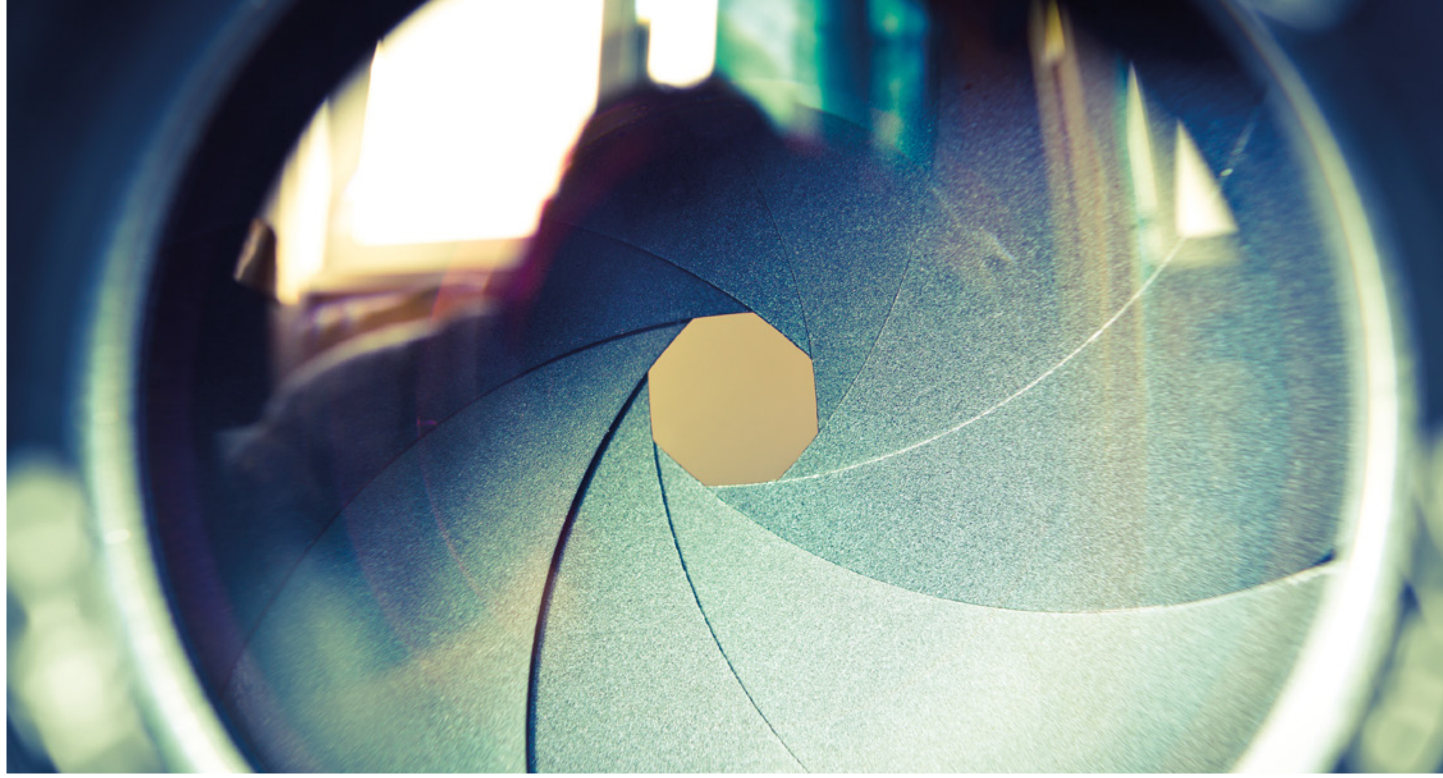
Securing your legacy, shaping your future

Wealth planning is inherently personal, shaped by each client's individual circumstances, priorities and long-term objectives. We take a comprehensive approach and have a broad team of experts in-house including chartered financial planners, Trust and Estate Practitioners as well as specialists in family business advising, cross-border estate planning and conflicts of law.

Working closely with our investment managers, we provide an integrated approach that combines wealth advisory and disciplined investment management.

Core wealth planning considerations





Inherited wealth

- Trusts
- Education fees planning
- JISAs and ISAs

Employee benefits

- Pensions
- Life cover
- Start-ups
- Long Term Incentive Plans (LTIPs)

Private debt and equity

- Private equity
- EIS/ SEIS/ VCTs

UK connected international clients

- Domicile review
- Use of exclusive property trusts
- Impact of double tax treaties
- Managing conflicts of law

Separating ownership and control

- Flexible trusts
- Family Investment Companies (FICs)
- Family Limited Partnerships (FLPs)
- Private Open-Ended Investment Companies (OEICs)

Business owners and families

- Business Relief
- Business Asset Disposal Relief
- Corporate finance options
- Profit extraction
- Efficient ownership structures

Trusts

- Charitable trusts
- Offshore trusts
- Use of nil rate band
- Use of lifetime gifts out of income exemption

Governance and philanthropy

- Succession planning
- Helping the family get organised
- Family blueprints and education
- Charitable vehicles

Estate planning

- Utilising gifting exemptions
- Ownership vs control
- Will reviews and Powers of Attorney

Specialist services

Beyond core wealth planning, we offer a range of specialist services designed to address more complex or specific client requirements.

- **Family governance and succession planning.** We understand the complexities and sensitivities involved in managing intergenerational family wealth. A strong and dynamic family governance is often required, something our owner, the Princely House of Liechtenstein, has applied for centuries.

- **Planning for UK connected international clients.** We offer a fully tailored wealth planning service for international clients, including UK resident, non-domiciled individuals, non-UK residents, and individuals moving from and to the UK. We can also leverage the broader wealth planning capabilities of the global LGT network for those clients operating in multiple jurisdictions.

- **Wealth planning for US connected clients.** Our subsidiary, LGT Wealth Management US Limited, is able to effectively provide specialist services to US nexus individuals. Our wealth planning service addresses the complex implications and reporting requirements for US connected clients.

- **Court of Protection individuals.** We deliver investment solutions to deputies and trustees, who are responsible for the appropriate allocation of their clients' funds.

- **Provision of lending solutions, including residential mortgages.** Our lending solutions efficiently provide liquidity for short-term needs and to fund long-term asset acquisitions. We offer residential mortgages on prime properties in Central London and Europe, as well as Lombard loans secured against portfolios managed by LGT Wealth Management. All lending solutions are facilitated through our parent company, LGT Group.

- **Private markets expertise.** We have a specialist team managing private equities. This allows clients with the appropriate risk/reward appetite access to a wide range of strategies with longer-term investment periods and potentially higher targeted returns.

Planning in partnership

Wealth planning framework

We will work with you to create a bespoke financial plan tailored to your individual needs, providing clear, long-term guidance. Our advice is independent - we consider the whole of the market and do not manufacture our own products, ensuring an unbiased approach.

Our wealth planning is fully aligned with your investment strategy, so decisions are guided by a comprehensive financial plan. From the outset, you will typically meet both your Investment Manager and Wealth Planner, each bringing specialist expertise to support your objectives across different life stages.

Your Investment Manager retains overall responsibility for the relationship and all investment decisions, while your Wealth Planner provides broader advice and coordinates access to external specialists where needed, including:

- Tax advisers (ongoing tax compliance or specific tax advisory advice)
- Lawyers (private client, family lawyers)
- Family governance specialists
- HNW Life Assurance Brokers (where appropriate)
- Corporate finance specialists
- Simple mortgages

This collaborative approach ensures a clear, joined-up service focused on delivering the best long-term outcomes for you.

Wealth planning framework

Your family

Your wealth team
(Investment Manager and Wealth Planner)

Planning
Building a vision of your wealth
- Understanding the full picture of your circumstances and objectives
- Structuring your current and future wealth
- Cash flow planning and budgeting
- Ascertain suitability of existing arrangements

Investment
Executing the master plan
- Constructing your tailored investment strategy through single or multi-asset class portfolios
- Implement recommended solutions
- Continuous management of your wealth plan, bringing to your attention the opportunities tailored to you

Family strategy
Future proofing family wealth
- Developing a strategy that supports future generations
- Family governance
- Wealth planning
- Security through safe structuring

A comprehensive methodology

We are dedicated to providing comprehensive financial planning advice to individuals, companies, partnerships and trusts. We always take a holistic view when we approach our clients' wealth planning journey. Our five stage methodology is designed to provide the best advice to our clients and we never look at one stage without the other, ensuring we keep the bigger picture in mind.

We believe these are the fundamental stages in providing a framework that our clients are comfortable with, and which ensures planning is designed around our clients' needs and objectives. By stages three and four (if not before), we would envisage engaging with and working collaboratively alongside existing advisers as appropriate.

Wealth planning methodology

1. Building a picture of the client's circumstances

- Establish the client's balance sheet and collate external information (where appropriate)
- Explore personal, corporate or any other family vehicles (trusts, PTCs, FICs, etc.)
- Understand the structure of any corporate entities / groups / trading / investment subsidiaries / ownership details
- Waterflow of future capital inflows, earnouts, LTIPs and inheritance
- Establish the current governance structure across family entities (where appropriate)

2. Establishing client objectives

- Consider the client's balance sheet and financial circumstances holistically
- Understand the bigger picture as well as compartmentalisation across the asset base

3. Tax analysis

- Analyse the tax position of each component part of the balance sheet, liaising with third party specialists where required

4. Stress test (where appropriate)

- Conduct analysis to quantify the monetary value of client's asset base over the longer term, using sophisticated tools to "stress-test" portfolios within certain scenarios
- Assess implications on client's asset base using assumed growth rates (low/medium/high), accounting for volatility
- Analyse the interaction between the different scenarios to account for combinations of fluctuating performance or increased/decreased capital expenditure
- Determine present value of future capital expenditure requirements accounting for client's existing asset base
- Assess potential monetary impact of a change in tax legislation
- Look at the most tax-efficient way to structure the client's portfolio

5. Establish framework

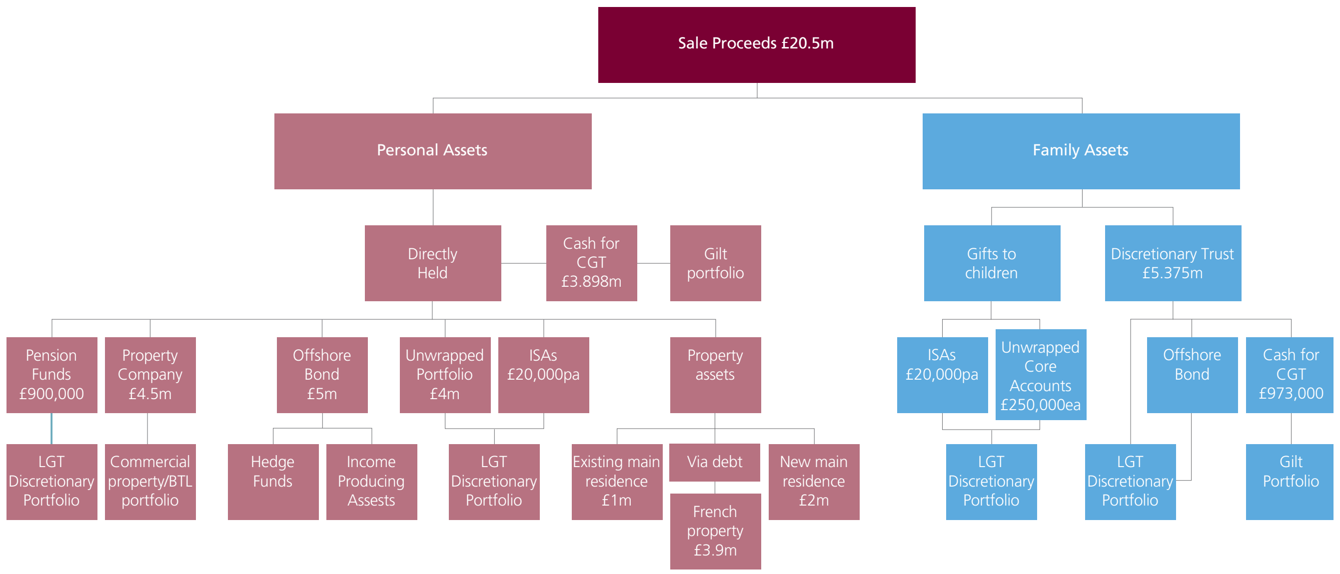
- The outcome from the technical analysis and conversations with the client provide a framework to shape further discussions around actions going forward and the timescales involved
- Review Wills and Powers of Attorney documents (if in place) to ensure they remain fit for purpose and are truly aligned to client objectives

Example: a client in focus

Below is an illustration of a wealth planning framework demonstrating how our integrated approach to wealth planning and investment management supports clients with complex and evolving needs.

In this example a couple have just sold a business and are looking to plan for the family and the future with the proceeds.

Illustration: business sale and planning for the family's future

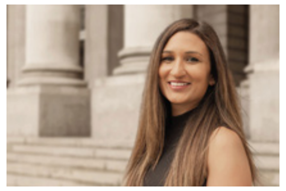


Meet the team

The team has a wealth of expertise covering areas including investment managers, family governance, wealth planning experts in London and regionally and wealth planning specialists for US connected persons.

Simon Allister

Head of Wealth Planning



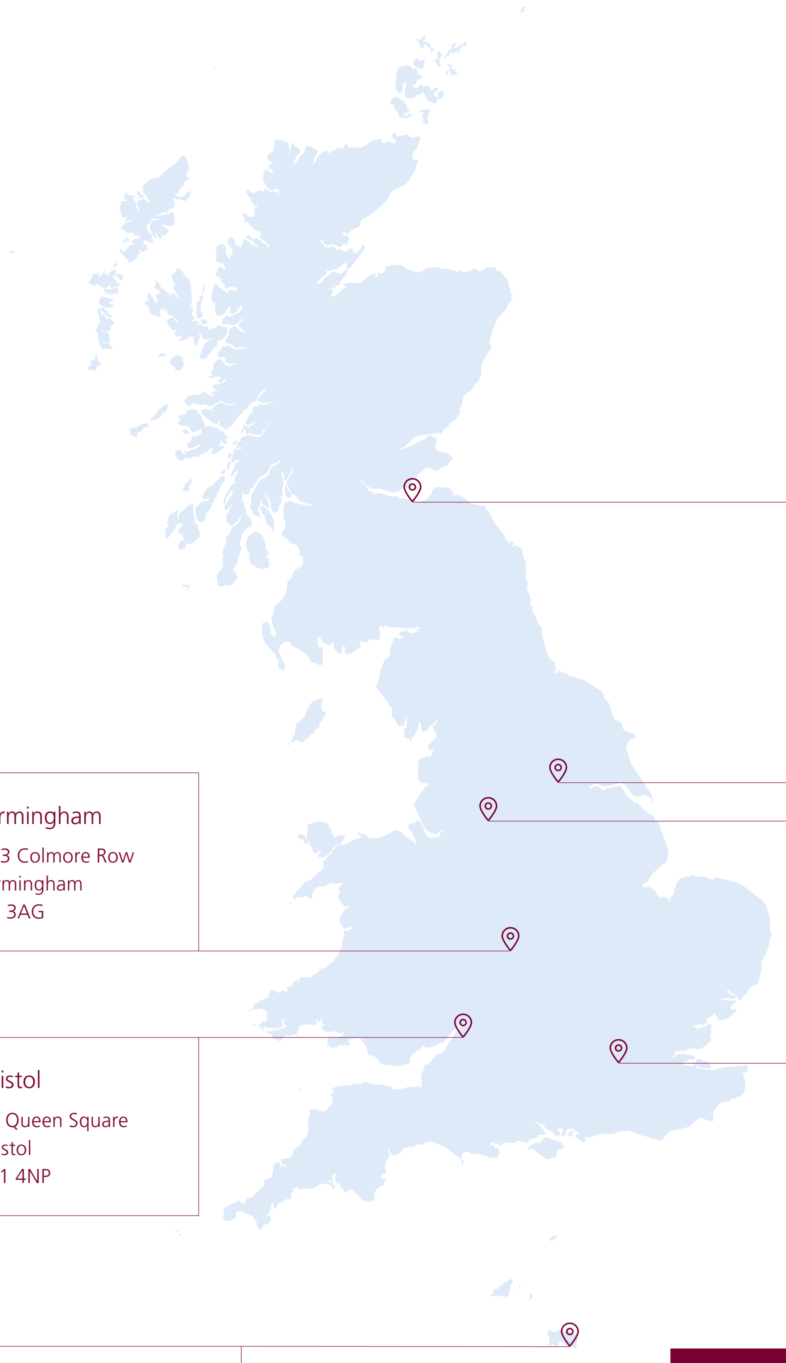
Swaati Osborne

Head of Wealth Planning US

Ola Adeosun

Head of Regional Wealth Planning and Family Governance

Our locations



Edinburgh
Capital Square
58 Morrison Street
Edinburgh
EH3 8BP

Leeds
Minerva House
29 East Parade
Leeds
West Yorkshire
LS1 5PS

Birmingham
103 Colmore Row
Birmingham
B3 3AG

Manchester
Four Hardman Street
Spinningfields
Manchester
M3 3HF

Bristol
15 Queen Square
Bristol
BS1 4NP

London
14 Cornhill
London
EC3V 3NR

Jersey
Sir Walter Raleigh House
48-50 Esplanade
St Helier
Jersey
JE2 3QB

+44 0203 207 8000
info-uk@lgt.com
lgtwm.com

Imprint

Image credits
Cover: LIECHTENSTEIN. The Princely Collections, Vaduz–Vienna, Nomad_Soul/shutterstock.com
Page 2: anderm/shutterstock.com
Page 4: kanesuan/stock.adobe.com
Page 7: Vladimir Arndt/shutterstock.com
Page 10: © LGT

Media relations
Chloe Poole
Phone +44 (0)203 207 8466, chloe.poole@lgt.com

LGT Wealth Management
14 Cornhill, London EC3V 3NR
Phone +44(0)20 3207 8000, info-uk@lgt.com

www.lgtwm.com

00239en 0626