Welcome

IQ INVESTMENT QUORUM

We are a London-based independent wealth management firm specialising in financial planning and investment management for private clients, trusts, charities, and corporates.

Inspiring you to make the most of every day.

After co-founding the company in 2000, I led a management buy-out in 2018. Since then, I have invested heavily in people and technology so as to provide our clients with the best possible service.

We are owned entirely by our staff, so our values are very much aligned with yours.

The numerous awards we have won are evidence of our ongoing commitment to doing what is right as a responsible company. This involves supporting a number of philanthropic causes in both the UK and overseas.

If you think we might be able to help you, please get in touch with me. I look forward to hearing from you.

IQ PETRONELLA WEST

Chief Executive Officer

Who we are

We are a highly experienced, diverse team of chartered professionals and investment managers with over 200 years of combined relevant experience. Our staff are selected for their ability to build empathetic relationships with you, our clients, as well as on the basis of their intelligence and the attention they pay to detail.

Our clients trust us to support them through both good times and bad times. Here is what a few of them have said about us:

★★★★★ 5

“A fantastic team and service at IQ. Very professional. They are absolute experts in their field and I feel that my investments are very well looked after. Would highly recommend.”

Sophie

★★★★★ 5

“I have been a client of IQ for over 10 years. I have always been extremely satisfied with all aspects of the service they provide and would be very happy to recommend them without hesitation.”

Alison

★★★★★ 5

“I am enormously impressed at the integrity of advice you have provided and will not consider using another advisor when the time comes for me to reconsider my pension options.”

James

★★★★★ 5

"Having been a client of IQ from the very beginning, I have every faith in their ability to plan and advise, not only for my future but that of my family as well. Every member of the team has a desire to ensure that you are completely looked after from the very beginning, taking away all the fears that financial planning and wealth management may hold.”

Paul

★★★★★ 5

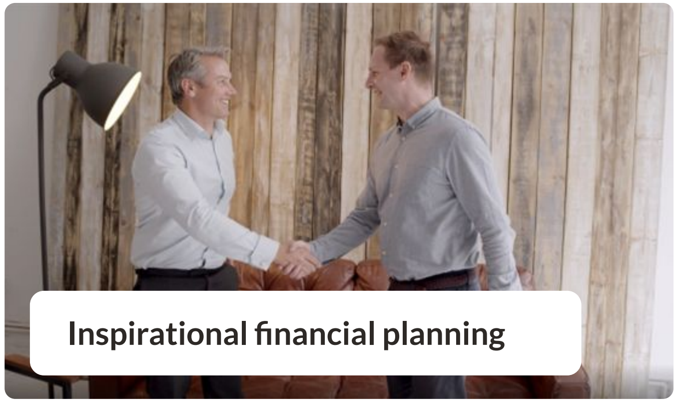
“Investment Quorum is (to my mind) a top-tier boutique Wealth Manager. The best reference I can give you is that Petronella has been assisting me with my financial affairs and with financial services for the past 26 years and (despite many overtures from other Wealth Managers and Financial Services providers) I haven't come across anything better or more reliable.”

Tim

What we do

Inspirational lifestyle planning

We provide inspirational financial planning solutions underpinned by excellent investment strategies for private clients, trusts, charities, and corporates. Boutique in size and unique in thinking, our trusted advisers go the extra mile to ensure you reach financial freedom.



Helping you with your lifestyle planning involves gaining an in-depth understanding of you and what is important to you. Our chartered advisers take the time to understand - not just your finances but what motivates, drives, and concerns you. After all, it is your future you are looking to safeguard, and we take that very seriously.

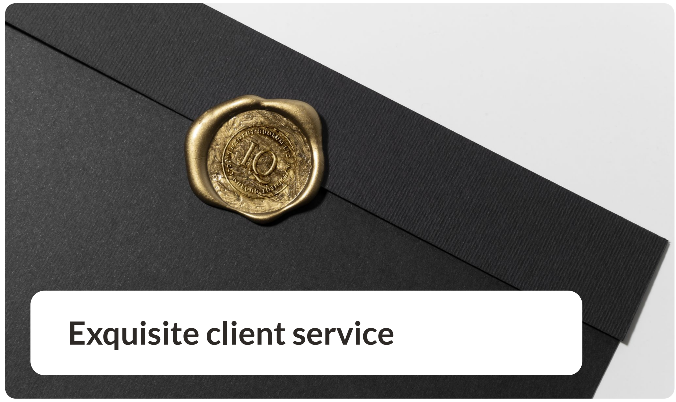
Our lives are made up of different chapters, and each one brings with it a number of new questions. We can help you find solutions to a wide range of financial issues, as well as guide you through major life events.

We can provide you with the protection you need to cope with financial shocks. And the financial freedom to lead the life you aspire to.

There is no one investment strategy that fits all. Our goal is to make your money work for you by ensuring your unique portfolio is constructed with the best possible chance of meeting your financial objectives and aspirations.

The key to our success lies in our ability to understand you, and what you want to achieve with your money. We then strive to exceed your expectations by delivering superior long-term returns.

You get two for the price of one. Our financial planning and investment teams work hand in hand to ensure your investments are aligned to meet your personal objectives. This is a key differentiator for us.



Our client services team go above and beyond for our clients, providing an unparalleled service. The financial world is full of complexities. We are here to alleviate your administrative burden and provide clarity and simplicity to your finances.

Whether you need someone to hold your hand during a difficult time or simply wish to ask a question. We are just one phone call away. We provide ourselves on delivering a personalised service that's tailored to your specific financial needs. Feel rest assured that you will never be a number at IQ - our team will always know you and your finances.

Who we work with

Young Professionals

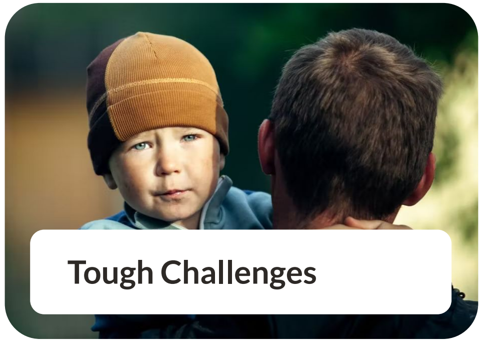
Building assets, buying a property, or thinking about the future? We're here from start to finish, helping you lay the financial foundations to achieve your life goals.

Busy Entrepreneurs

Time is precious when you're a busy entrepreneur. Whether you are starting, running, or exiting a business, we're here to help. What stands out to us most is how focused you are. We manage your personal finances as you race toward building your dream. We are efficient, fast, and proactive, covering all bases to give you peace of mind.

Approaching Retirement

Retirement should be filled with new and unique adventures. Our mission is to inspire you to make the most of every day in your retirement. We will be there for you now and when you retire to ensure you make the right decisions.



Tough Challenges

Life is unpredictable. You will most likely face tough challenges in your life, from divorce to sickness to losing a loved one. We are here to protect you and your family from the financial shocks associated with unexpected events. Our clear advice and dedicated support will guide you through the toughest of times.

Passing on Wealth

You deserve the peace of mind that your hard-earned money is protected for future generations. We ensure your assets are left to those you choose and are tidy – providing clarity and security to those you leave behind.

We are all individual and unique. Together, we give you the financial confidence and inspiration to live your life to the fullest.

All your finances in one place.

Discover a clear, uncomplicated view of your finances in one place.

As an IQ client, you can view your portfolio, securely message your adviser and store all your important documents on the app.

Your personalised dashboard gives you a snapshot of your entire financial life and an easy navigation point to everything you need.

Find your investments, savings, pensions, insurances, bank accounts, credit cards, store cards, mortgages, loans and property alongside all the associated paperwork.

Download on the App Store

GET IT ON Google Play

Your journey with us

Initial contact

It all begins with you. You will be invited to an initial discovery meeting to discuss your motivations and life goals. Following the meeting, we will send you a proposal summarising your key objectives, how we plan to help you achieve them – and the cost of us doing so.

Creating your individual roadmap

Should you choose to appoint us, your adviser will take you through the six stages of our financial planning process.

Staying in touch

Keeping in close contact with us is vital. Life doesn't always travel down the path we expect it to take. We will be here to help you get back on track or update your financial plan to fit your new reality.

The IQ family

You become a part of the IQ family. Our dedicated team will always recognise you when you contact us. We will send you regular investment updates, insights and IQ team news to keep you in the loop and inspire you with our own achievements.

1. **Establish** a joint understanding of what motivates and drives you.
2. **Gather** all the information we need for a deep insight into your current financial affairs.
3. **Analyse** your current financial position to identify planning opportunities.
4. **Produce** a comprehensive report and clear roadmap to achieve your objectives.
5. **Implement** our agreed financial plan and recommendations.
6. **Review** and monitor changes regularly.

Expert Portfolio Management

Understanding your approach to lifestyle planning is the first step in creating a financial roadmap for you. One that accurately reflects your values and goals in life.

Informed financial decisions

We use sophisticated financial modelling software to help you make informed financial decisions and answer key questions, such as When will you be able to retire? How much money should you be saving? or How much can you afford to give away?

Tax efficient

We can help ensure that your finances are as tax efficient as possible and advise on the best products and structures for them.

Protect your wealth

We can advise you on the right type and level of insurance to protect your wealth so your lifestyle is not adversely affected by events that are beyond your control.

Long-term investment approach

Our dedicated and experienced investment team adopts a structured and disciplined long-term investment approach to building portfolios for our clients. Our boutique size gives us the agility we need while increasing the range of investment opportunities available to us.

Financial discipline

We’ll remain by your side, monitoring your finances, continuing to support you and helping you with financial discipline. We'll keep a close eye on your budget and will be there to help you tackle any obstacles you may encounter as you navigate your way through any unexpected life events.

★★★★★

Having been a client of IQ from the very beginning, **I have every faith in their ability to plan and advise,** not only for my future but that of my family as well.

Every member of the team has a desire to ensure that **you are completely looked after from the very beginning,** taking away all the fears that financial planning and wealth management may hold.

Paul

Our history and awards

The last 4 years...

- IQ awarded B-Corporation status
- Petronella wins Female CEO Wealth Manager of the Year 2022
- Awarded Leading Adviser Practice at Schroders UK Platform Awards 2021
- Named a Top 20 Financial Adviser Firm by FT Adviser 2021
- Launched IQ Wealth App
- Named in Citywire's NMA Top 100 firms in 2021, 2020 and 2019
- Launched IQ Sustainable strategy
- IQ awarded Chartered Financial Planner status in 2019
- Petronella West becomes CEO following a management buyout in 2018

2012 - 2015

- IQ moved to Guildhall House, 85 Gresham Street in 2015
- Gold Standard Award for Discretionary Management Services

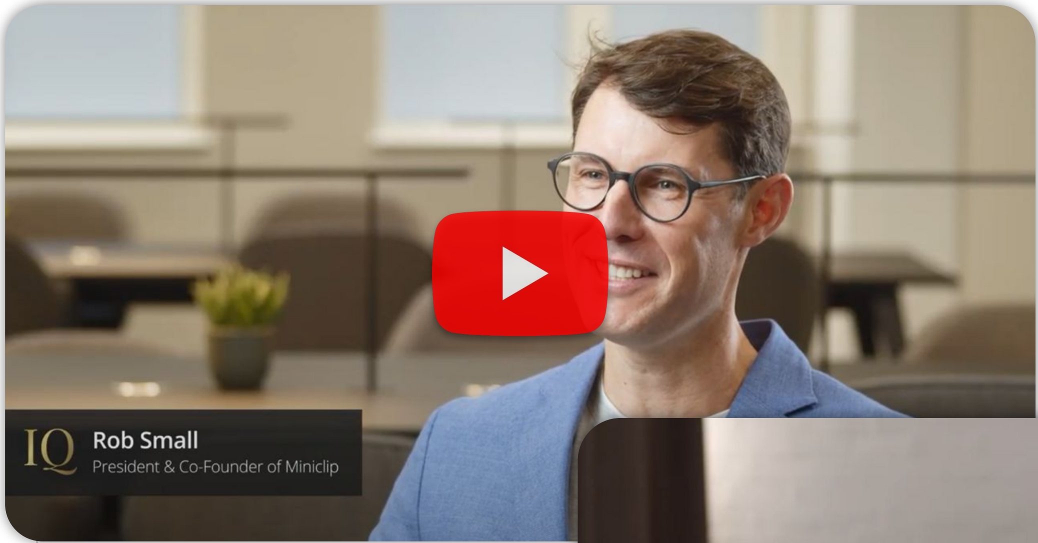
2016 - 2018

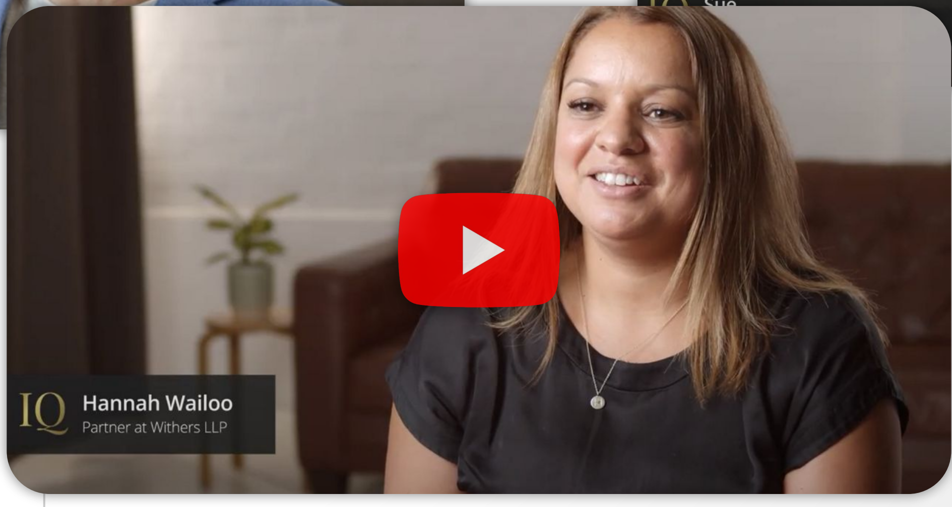
- Best Wealth Management Boutique Winner 2017
- Global Awards UK Financial Planner of the Year 2017
- Award for Excellence in Tax-Efficient Strategies 2017
- IQ's Wealth Manager Nick Rolf wins Bronze, Future Leaders Awards
- Nick Rolf in Spear's Top 50 High Net-Worth Wealth Manager List
- Winner of Small Adviser of the Year at Money Marketing Awards 2016

2000 - 2011

- First of 6 UK Platform Awards 2009
- IQ launches Discretionary Management services 2007
- First of 8 Gold Standard Awards for Independent Financial Advice 2007
- Investment Quorum was founded in 2000

Don’t take our word for it.
Hear from our clients yourself.





“My family’s financial goals are at the heart of the work IQ does.”

“I have seen the work they’ve done for clients of mine, and the tangible results that they’ve achieved for them.”

“You get the opportunity to build a relationship with the team.”

“I wanted a retirement plan in place to maintain my standard of living.”

How we charge

Financial Planning and Investment Management Fees

We understand how important it is to have clear, fair and transparent fees when choosing who to manage your money. IQ's straightforward charging structure helps you to decide if we are the right firm for you.

We are a boutique wealth manager offering a bespoke service tailored to you. Therefore, your fees will depend on the complexity of advice you require and the size of your portfolio. We are, of course, here to discuss your specific fees at any time.

How we charge

Initial Fees

Free discovery meeting

There is no charge for your first meeting with us. This is just your chance to get to know us and see how we can help you.

After the meeting, we will provide you with a free proposal summarising how we plan to help you achieve your goals – and the cost of us doing so. If you accept our proposal, you will be required to pay our initial report fee.

Initial report fees

We will provide you with a personalised financial report detailing an overview and analysis of your current financial circumstances, along with our recommendations. We will review your protection needs, pensions, savings and investments and identify any tax efficiencies and potential inheritance tax mitigation.

We will also provide you with an analysis of your cash flow and net wealth over time to identify planning requirements to ensure that you are on target to achieve your financial objectives.

Financial planning report
From £2,500

Implementation fees

Should you wish to go ahead with the plans proposed in your report, then we will charge a fee to implement our recommendations.

Implementation of advice
1% of your assets under our management, less financial planning report fee. *Capped at £5,000**

** Dependent on fund/portfolio size and product complexity.*

Ongoing Fees

Based on your portfolio size.

Up to £1m
1% per annum (0.25% financial planning and 0.75% investment management)

£1m - £2.5m
0.9% per annum

£2.5m - £5m
0.8% per annum

Above £5m
Be negotiation

There will be additional third-party fees – such as platform fees and fund costs. Platform fees are tiered depending on portfolio size, with 0.26% being the highest tier, reducing to 0.05%. Typically, the third-party fees on a £750,000 portfolio invested in our Defensive strategy would be 0.57%.

Inspiring you to make the most of every day.

THE IQ PROMISE

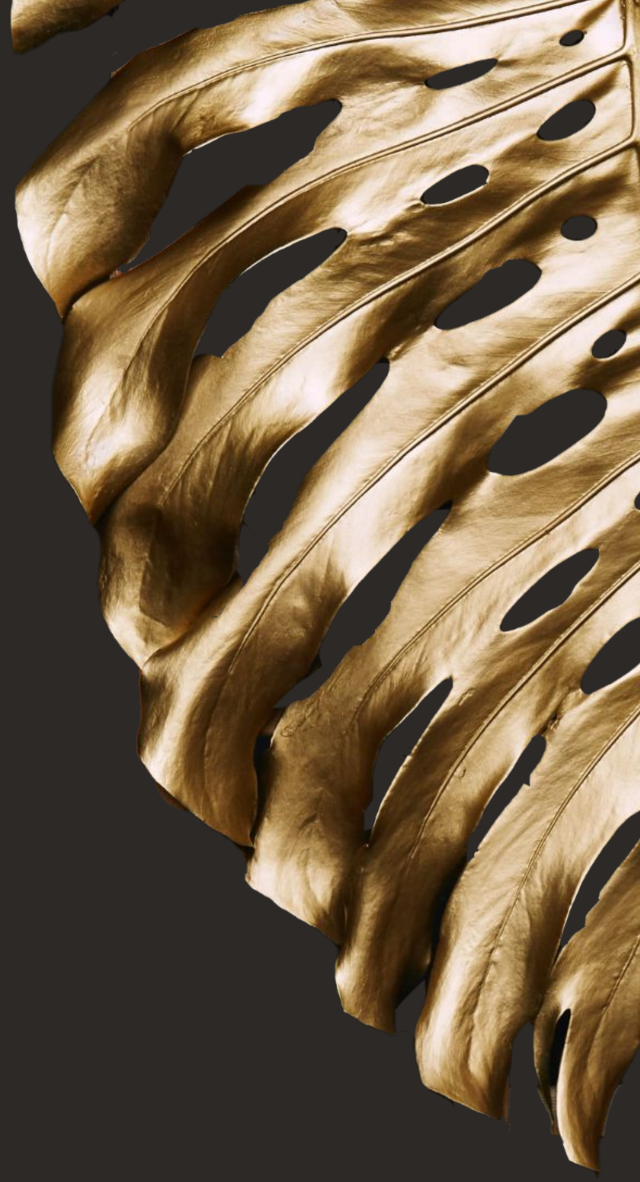
Put you first

Communicate clearly

Take ownership

Pay attention to detail

Act with integrity



Any Questions?
We would love to hear from you.

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investmentquorum.com