

What Makes Lumin Different From Another Financial Adviser Firm?

Most Financial advisers will charge you for their advice and then outsource the investment decisions to a third party, such as the provider.

We want to have 100% confidence that your money is in the best hands so we invest your money into one of our 5 specially constructed portfolios depending on your attitude to risk and we manage this in house on a regular basis.

Not only can we ensure that your investments are suitably matched to your objectives, we can also keep these up to date with quarterly reviews and rebalances.

All of this is included in the simple, competitive annual fee that you pay.

Trustworthy

We are proud to be able to say that 98% of our business comes through referrals from happy clients.

We have built up a solid reputation within the industry and our business model is based on being open, honest and working to make our clients lives easier.

Qualified

We have attracted qualified professionals with strong histories within the industry to come work with us.

All of our staff, including the client servicing team, are working towards qualifications or furthering their studying with exams.

Service

We follow robust processes to ensure consistency and accuracy within our service but we also pride ourselves on the personal touch our client servicing team can offer.

You will get to know the team by name and have one person follow your case throughout.

Cost

Our costs are laid out in a straightforward way before you sign any paperwork.

We have kept our costs at a competitive level with all advice and initial investment covered by one fee.



Clear Plan
Designed around
you and the way
you want to live

Clear Trust
Sensible, straight-
forward plans
and investments

Clear Freedom
Enjoy your
money without
the worry

We are a St Albans and London based firm providing financial advice and wealth management to individual and corporate investors Nationwide with a minimum of £100k investable assets.

We have clear core principles

- *High quality and personal client servicing team*
 - *Transparent, competitive fees*
- *A clear, simple to understand investment structure that is reviewed regularly by our in house investment committee.*

We are Chartered Financial Planners directly FCA authorised with a team of highly qualified advisers, seven regulated persons including an actuary, an investment committee and a strong client servicing team.

We are a family business with 25 years of experience behind us.



Clear Principles

Assured by our values, reassured by knowing your money is in safe in experienced hands.

Effective financial planning need not be complicated.

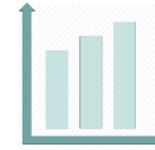
We work hard to make sure it isn't.



Simplicity

We keep our advice straightforward and our investments simple.

Building clear plans around your needs and objectives, providing financial peace of mind whilst costing you less.



Balance

We don't believe in concentrated risk or unlimited downside.

That's why we always advise client to invest in Diversified funds, carefully recommending investment strategies that focus on limiting under-performance and sensible, well thought through plans that are intelligent without trying to be to clever.



Integrity

We never recommend products that are based on commissions or are highly leveraged or unregulated.

In 25 years of serving our clients we have never had to explain mis-sold products or poor investments returning zero.



**Martin Cotter,
Managing Director**

Martin began his career 25 years ago as a financial adviser with a large insurance company. His current company was founded in 2005, based on referrals and recommendations from satisfied clients and professional connections.

Martin realised early on that, as well as excellent customer service, technical expertise is essential.

Throughout his career, Martin has continued to update his qualifications and became one of the first Chartered Financial Planners in the UK and achieved Fellowship of the Personal Finance Society.



**John Cusins,
Managing Director**

John qualified as a Chartered Accountant with KPMG before moving to UBS, and then took the role of Managing Director at Dresdner Bank, London in 1998. He was part of the private equity group that acquired Pearl Group Ltd in December 2004 and later founded Axial Investment Management Ltd which managed in excess of £4bln of insurance company and pension fund assets. He held the positions of CEO, CIO and CFO at various times within Axial.

John has over 15 years' experience in fixed income markets, equity markets, hedge funds and private equity.

Sarah Oluwole
CFO/ Director

Sarah trained as a Chartered Accountant at Deloitte.

She specialised in pension scheme regulation.

She joined Lumin Wealth as company accountant and has since attained her Diploma in Regulated Financial Planning.

Jon Hussey
Financial Planning Director

Jon has been in the industry under senior positions since the early 1990's

He is a qualified Financial Adviser who previously owned his own advisor firm.

He excels in the high net worth client advice sector.

Carol Trask
Actuary

Carol is qualified to DipPFS level and is a fellow of the Institute of Actuaries.

She provided advice to trustees of defined benefit pension schemes.

She is trained as a financial adviser and specialises in pensions.

George Williams
Non-Executive Director

George qualified as a Chartered Accountant with KPMG and worked as a Director in their corporate finance team.

In 2006 he joined a mid-market Private Equity fund where he worked for 10 years investing in UK services businesses.

Mike Felton
Chief Investment Officer

Mike has more than 28 years experience of investment markets, starting as a research analyst in 1989 before managing his first fund in 1994.

He was appointed joint Head of Equities at Friends Ivory before moving in 2005 to M&G Investments as Head of UK Retail Equities and manager of the UK Select fund.

At the time that he was forced to take an extended leave of absence through ill health in 2008, he was described as 'one of the UK's most respected fund managers.'

Full Review

You will receive a full extensive review of your personal circumstances and objectives. Focusing on your individual needs.



Implementation

Once your plan has been finalised and agreed our team will implement the paperwork and be on hand with any queries.



Communication

Regular updates and paperwork including Key Investor Information Docs (KIIDs), Fund Fact Sheets and an annual investment newsletter.



Ongoing Support

You will continue to have access to the team who are here for any ongoing queries you may have or actions that need completing.



Clear Plan

Helping you plan your finances with an in-depth look at existing plans, risk analysis and cash flow modelling. We will present our recommendation to you in a full suitability report.



Personalised Service

You will have a dedicated office contact who will keep you up to date on all aspects of your application.

We have **No Switchboard**. You have access to the office Monday - Friday at working hours.



Quarterly and Annual Reviews

Every quarter we assess our portfolios and each individual client.

You will also receive a Centralised annual client review led by your adviser and the client services team. This helps us assess any ongoing needs and keeps your plan relevant to you...

1 – Clear understanding

The journey for all Lumin clients begins with a complete understanding of your needs and your goals.

We will appoint a trusted adviser to you who will collate all of the information you have on existing investments and insurance plans.

They will also listen carefully to what you want to achieve with your money because we need to fully understand your goals and your appetite for risk so we can take this into account when we create your plan.

2 – Clear planning

We build a clear plan that is designed around the way you want to live, with the aim of providing financial peace of mind.

Your adviser will then present to you a clear, unambiguous and straightforward plan based on your goals, current assets and appetite for risk.

3 – Clear investing

Your plan is always implemented in a two-part strategy:

Firstly, your adviser along with a dedicated member of our customer service team will oversee the whole process, keeping you informed at every step.

Secondly, our investment team will invest your money into one of our carefully constructed investment portfolios, choosing one that has been designed to match your plan.

The investment team will constantly optimise the performance of your funds, and will formally review the makeup of your portfolio every quarter.

Alongside this, your adviser will be implementing the agreed plan, managing cash-flows in or out of your investments and letting you know how the plan is going every quarter.

Clear Simple Structure

Your journey from start to finish is clear and simple with one provider, transparent fees and a straightforward investment process.

We are fully qualified to provide comprehensive advice around all investments including pensions, savings or general accounts.

We can help with any financial planning needs such as life cover, IHT planning, retirement strategy and cash flow forecasting.

Advisers

We have a strong and growing team of advisers at the firm with over 25 years of experience.

Your adviser will provide advice and guidance on how to best structure your wealth as well as any financial planning issues you may need to discuss.

DFM Service

We offer a discretionary fund management service which allows you to be allocated to one of our portfolios and have your investments looked after by our in house investment committee.

Our Team

We are very proud of our strong client servicing team who are on hand to guide you through the initial process.

You will have direct access to a member of this team who can handle any queries such as help with the forms, paying in or withdrawing money and valuations.

Transparent Costs

We offer a simple charging structure which applies to all new business.

There are no hidden costs or layered complicated charges.

All charges are given in £ and % before any business takes place.

Our Investment Proposition

Our objective is to be consistently good stewards of money, rather than aggressive chasers of performance

We believe that managing costs is essential to maximising investment objectives.
We only choose managers where they have discernible skill in their markets and we believe that diversity within a portfolio is crucial.

We never invest in products we don't understand or illiquid products.

Portfolios

We have 5 portfolios with graduated risk levels. We formulate these portfolios based on long term investment cycles, risk statistics based on historical analysis, meeting our core beliefs and in all cases maintaining some portfolio insurance against lower probability, high severity market conditions.

Focus on Risk

We maintain diversity even in our most adventurous strategies. Over exposure to single asset classes, for example equities, causes poor outcomes in many market environments.

Our Committee

We have a very qualified investment team who have come from various backgrounds within the investment industry. They regularly assess the market and have a formal committee meeting on a quarterly basis.

Transparent Costs

Our simple charging structure which applies to all new business includes any cost for using our DFM service.

We are very excited about our competitive charging structure and the value for money that this will bring to your investment portfolio



Lumin 10

The equity investments held are in the range of

0-20%



Lumin 30

The equity investments held are in the range of

20-40%



Lumin 50

The equity investments held are in the range of

40-60%



Lumin 70

The equity investments held are in the range of

60-80%



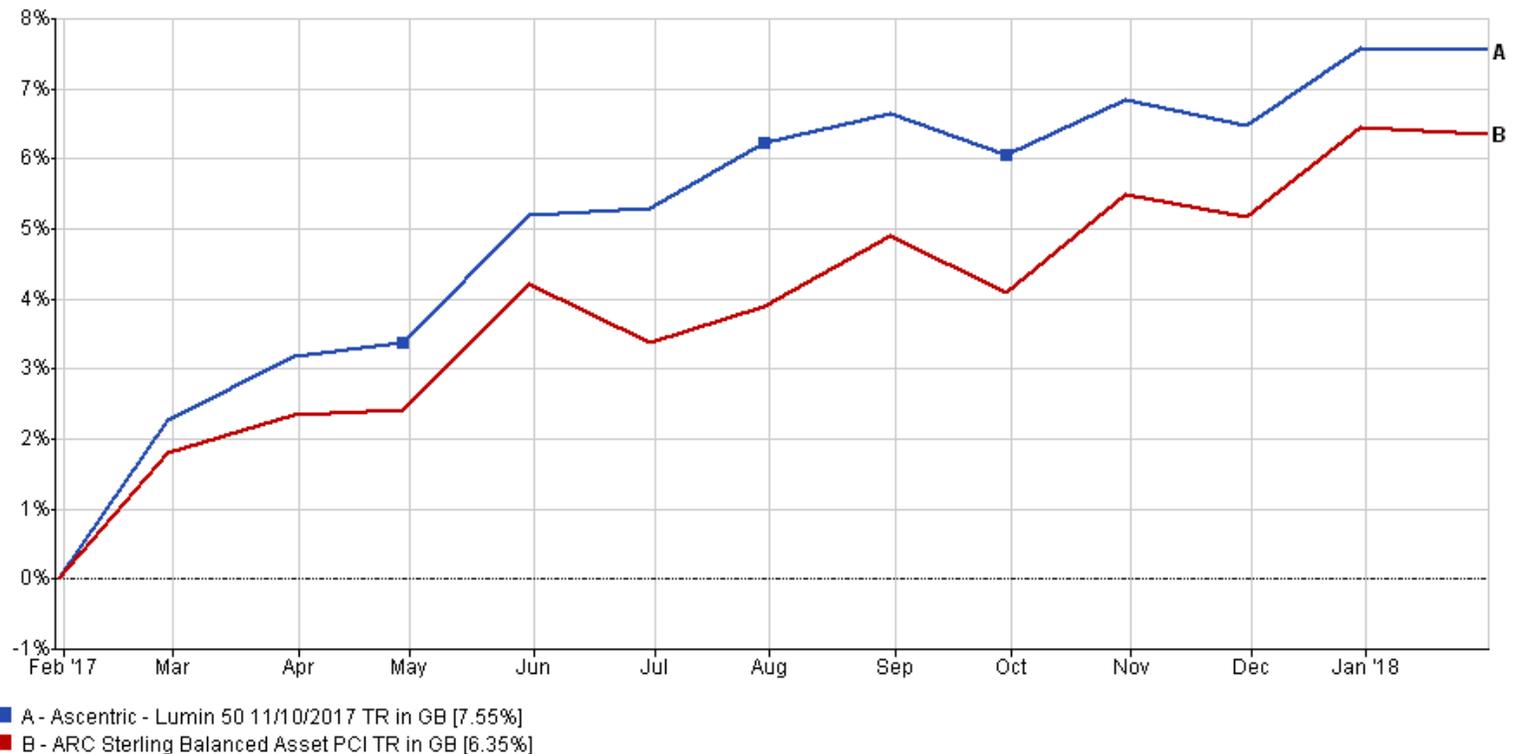
Lumin 90

The equity investments held are in the range of

80-100%

All portfolios are split between the following assets:
Equities, Corporate Bonds, Real Estate, Alternative and Cash

- From late 2014 we moved our benchmark from UK CPI to the ARC indices. This is to better reflect the returns an investor would get from the average wealth manager
- Our portfolios are designed with a bias towards outperforming on the downside i.e. to fall by less than the industry benchmark
- The focus of the Lumin portfolios is to provide a reliable consistent performance in line with, or ahead of the industry benchmark



31/01/2017 - 31/01/2018 Data from FE 2018