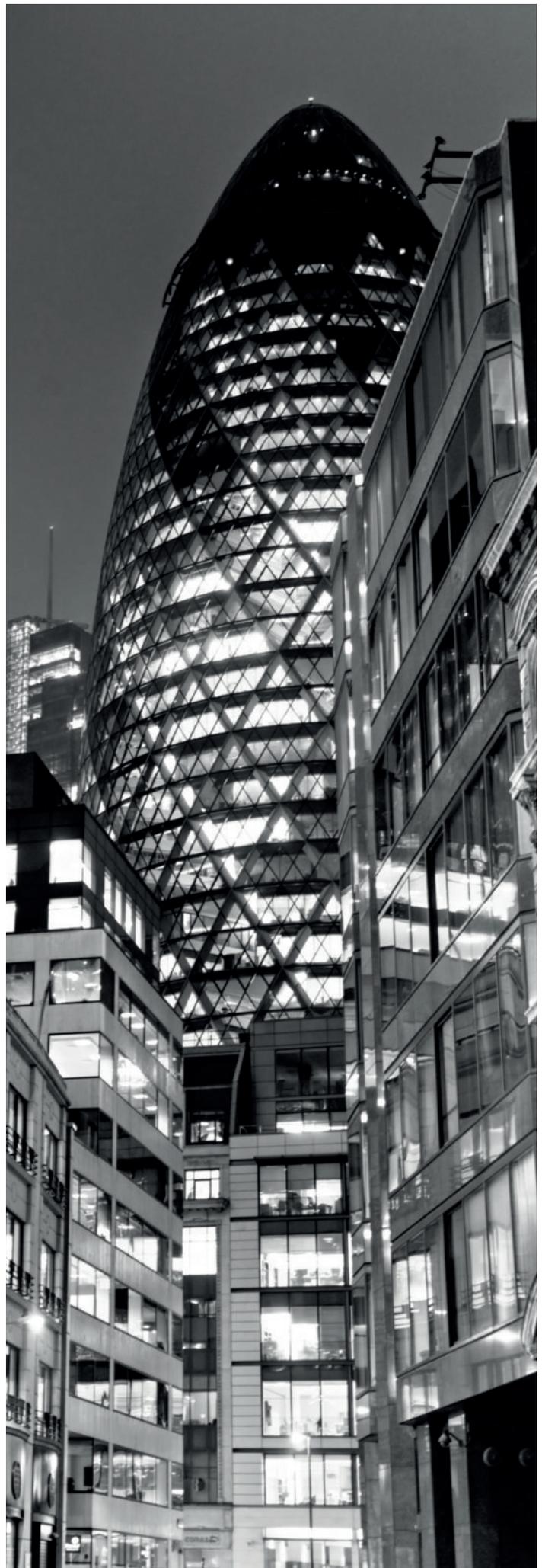


“Can you tick the boxes or is it time for a change?”

- Do my investments and pensions benefit from a transparent and competitive charging structure?
- Am I happy with my investment and pension performance?
- Does my adviser actively manage my investments?
- Is my adviser 'independent' and free to select investments from the entire market or are they 'restricted' and only able to make recommendations from what their company makes available?
- Does my adviser provide Discretionary Investment Management, meaning my investments are tended by investment professionals.
- Am I confident my investment arrangements complement my current and future tax position or could they in fact be detrimental?

Talk to Charlwood IFA on 01202 768512  
*“Good advice is a great investment”*





## ... allow us to propose an alternative

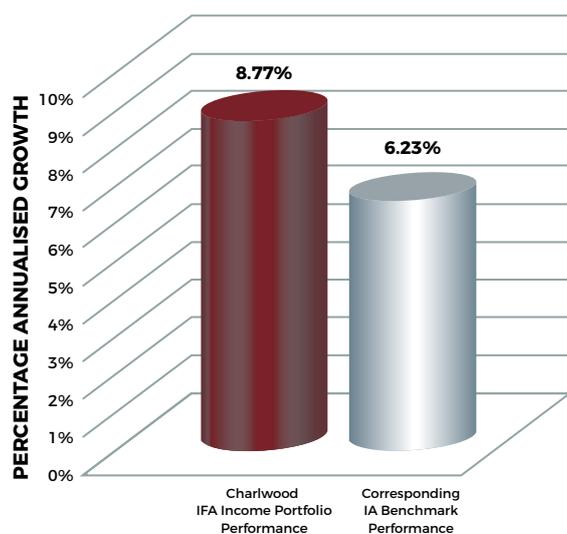
A competitively priced wealth management offering is important but equally so is the certainty that you are entrusting your affairs to investment specialists.

Our typical client is one which is either in retirement or close to retirement. They have accumulated a level of wealth and understandably wish to protect and preserve that wealth.

Income often becomes a priority, and of course there is a desire to provide this income with the least amount of tax.

To the right is a graph which indicates the average annual investment performance of our lower risk income portfolio in comparison with the Investment Association (IA) benchmark (UT Mixed Investment 20% - 60% Retail shares). Of course, all of the above is achieved through a robust and rigorous risk assessment of maximising returns and minimising risk. Naturally, we are seeking good growth and income but not to the detriment of capital preservation. Less than 2% of IFAs are discretionary investment managers. It's what differentiates us from the other 98% and provides piece of mind that your investments and pensions are tended by investment specialists. It's this level of expertise which has allowed us to outperform the benchmark by 40%.

With an annualised return of 8.77% per annum this will place the fund 9th out of the universe of equivalent funds, consistently achieving top quartile performance. However, our pleasing track record isn't confined to the income portfolio! All our standard portfolios have out performed their respective benchmarks over the five years to 31/12/17 and offered with a menu of services and costs at market leading rates!! ■



Past performance is not a guide to future performance. The value of investments and any income from them can fall as well as rise and is not guaranteed. Based on period 31/12/12-31/12/17 on a Bid to Bid basis with income reinvested and net of investment fund managers charges.

# WHY CHARLWOOD IFA?

- DISCRETIONARY INVESTMENT MANAGERS

Less than 2% of IFAs possess the knowledge, expertise and experience to offer Discretionary Investment Management. It's what differentiates us from the other 98% and provides peace of mind that your monies are being tended by investment professionals.

- A REPUTATION FOR DELIVERING ON OUR PROMISES

We believe it's the responsibly managed, boutique nature of our organisation which permits us to manage monies in an environment which maximises returns without taking unnecessary risks. Our clients view us as a 'safe pair of hands'; it's what allows them to sleep at night confident in the knowledge that we are monitoring, protecting and enhancing theirs and their families wealth both now and in the future.

- INDEPENDENT AND IMPARTIAL ADVICE

We act on behalf of our clients and not any financial institution, this ensures you get the best financial products representing the best value for money.

- A HIGHLY PROFICIENT AND EXTENSIVELY EXPERIENCED INVESTMENT TEAM

Our Investment Managers experience extends to managing funds in the £billions. It's this level of expertise which allows us to so effectively improve your wealth but equally preserve and protect your capital at times of heightened risk.

- TRANSPARENT AND HIGHLY COMPETITIVE CHARGING STRUCTURE

We work with our clients on a fee basis, not commission. Whilst the role we perform comes at a cost, the beauty of our investment offering is such that the value we bring to the table is considerably greater than the associated cost.

- SMALL IS BEAUTIFUL WHEN IT COMES TO INVESTMENT MANAGEMENT

Whilst many large financial organisations struggle with quality and risk controls and continue to fire fight one scandal after the other, boutique organisations such as our own can claim a 100% unblemished client experience.



# Your family's wealth is important.

Allow us to propose a way for you to enjoy your wealth  
and prepare the path for the next generation.

Talk to Charlwood IFA on 01202 768512  
*"Good advice is a great investment"*

[www.charlwoodifa.com](http://www.charlwoodifa.com)

Charlwood IFA Ltd, 35 Seamoor Road, Westbourne, Bournemouth BH4 9AE

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 **charlwoodifa**  
*Discretionary Investment Managers*



# FINE+RARE

## TOP 5 TIPS FOR BUILDING A WINE PORTFOLIO

**D**o you invest in stocks, bonds or real estate? Have you ever considered doing the same with wine? Fine wine is big global business. London City Bond holds over 3 million cases and the UK's wine and spirits industry is reputed to be worth over £21 billion, and that is only the sixth largest wine market in the world. So if you are thinking of building a wine collection it is worth getting the inside scoop. We interviewed Patrick O'Connor, the CEO of **FINE+RARE Wines** - the man responsible for keeping the business and its clients on the cutting edge of fine wine.

To the right, he provides his Top 5 tips to get you started on building your fine wine portfolio»



PATRICK O'CONNOR

1

**SEEK UNBIASED ADVICE:**

Be aware that many wine merchants are tied to certain wineries. This means that they need to sell specific wines and therefore their advice may not always be completely impartial. Instead, we recommend choosing a merchant who will arm you with the tools you need to draw your own conclusions, such as trusted third party reviews and accurate market data. And choose a reputable merchant as the transaction costs may be high and, in the case of En Primeur, your wine may not be ready for a couple of years. That's why it is important to...

2

**KNOW EXACTLY WHAT YOU ARE BUYING:**

Provenance has never been more important than it is today. Make sure you choose a merchant who will authenticate, condition check and source your wine in a manner that exceeds just the standard due diligence. And bearing in mind that these wines may need decades to blossom...

3

**STORE YOUR WINE PROPERLY:**

Fine wine requires not only patience, but also a cool, dark, stable and humid environment in which to mature. The best place to keep them is a bonded warehouse that meets global wine storage requirements. This will not only protect you from the temptation to open it before it hits its peak, but it will also help maintain the value of your investment and make it more attractive to potential buyers, should you choose to sell it later. But don't always think about the future buyer, remember yourself...

4

**BUY WHAT YOU LOVE:**

Although it is possible to make considerable amounts of money investing in wine, returns can't be guaranteed. Trends and movements in the marketplace mean that the only foolproof way of safeguarding yourself from disappointment is to buy wines that you will enjoy drinking should the worst happen. This will also maintain your passion and increase your enjoyment as you learn more. And on that note...

5

**NEVER STOP EXPLORING:**

Fine wine sometimes has a reputation for being stuffy and old-fashioned. Things that stand the test of time often do. Although there will always be a market for legends like Château Lafite Rothschild, Domaine de la Romanée-Conti and Penfolds; keep an eye out for the under-the-radar or up-and-coming wineries like Belle-Brise, Leroy and Cloudburst. The fine wine game is full of unexpected delights; some of my favourite Pinot Noirs are made by Jurassic Park's Sam Neill for example.



**FINE+RARE** has over two decades of experience guiding clients through the world of fine wine and provides its global customer base access to over 74,000 different lines. The company has sold whiskies at almost £60,000 per bottle, wines at nearly £40,000 per bottle and processed single transactions of up to half a million pounds.

If you're interested in finding out more please visit [www.frw.co.uk](http://www.frw.co.uk) or contact one of **FINE+RARE's** dedicated Account Managers by calling **020 7089 7400** or emailing [wine@frw.co.uk](mailto:wine@frw.co.uk)

**FINE+RARE**

# BEAUTIFUL ANTIQUE CLASSICS

**NO TIME LIKE THE PRESENT TO INVEST IN HINGSTONS HERITAGE**

**A**t Hingstons of Wilton we pride ourselves on making available a selection of all the classic styles of the last 250 years of furniture making. Whilst we predominantly sell quality antique furniture from Georgian through to early 20th century pieces, we also stock smaller pieces of antique and decorative items to suit interior designers and individuals alike and many of the items we stock have a quirky or one-off feel to them. Our premises are stocked with an extensive range of over 200 pieces of antique furniture including desks, dining tables, chests of drawers, chairs, tables, clocks, and antique oak furniture in a variety of styles.

Having been in the antiques trade for over 40 years it's fair to say we have seen the peaks and troughs of prices and fashion. Something however which has surprised us of late is the frequent comment that 'Brown Furniture' is unsaleable, that the appeal has reduced, especially amongst the younger generation but based on the demand we have experienced we would challenge that perception.

In terms of desirability or fashion, we can only go by our own experience but last year we enjoyed record sales and sold over 1,000 pieces of antique furniture. Integral to this was an increase in younger customers as well as the more traditional antique furniture buyers calling in to our showrooms. It's hard to determine the precise reasons for the surge in interest from younger buyers but it could be down to them tiring of

modern self-assembly furniture, being a little jaded over its longevity or simply that they are excited by the prospect of introducing a more classical feel to their homes - whatever the reason, there has been a positive change.

Obviously, we know what to buy, the right designs and the quality our customers require, but to us antique furniture is at the bottom of the curve. We also wonder if the perception that antiques are out of fashion is down to the fact that the auctioneers cannot choose what they sell and so they are achieving poor prices which in turn evolves into negative publicity.

Antiques are a lifestyle choice and don't necessarily represent a guaranteed investment. However, if you favour owning something which is beautifully made, which will retain a large proportion of its purchase cost and will grace your home with classic elegance then this could be the way to go and if we are, as we suspect, at the bottom of the price curve then now would be a great time to buy.

The decision then, is what to buy? It is always difficult to give an answer when asked, but here's a suggestion. Our feeling is that one item which must come back into fashion in a big way is the bureau. 30 years ago, a bureau was a prime item in the home, and possibly the most saleable piece around. However, the advent of the computer destroyed the market for bureaus as computer towers and printers just did not fit around a bureaus form. The advent of laptops and tablets using wireless



WALNUT 1920'S BOW FRONTED TALLBOY CHEST

connectivity could well see bureaus come back to the fore. They are great to look at and have the wow feature of the fall opening to reveal the interesting interior of pigeon holes and drawers.

If you wish to visit us to experience the range of antiques we have on offer at our large, friendly, and relaxed showrooms in Wilton on the outskirts of Salisbury we would love to meet you. We will leave you to browse our extensive stock, and our experts will be on hand to deal with any queries you may have. We also have a website containing a selection of our stock although at any one time we will always have more available than is showcased online.

**Hingstons of Wilton** The Old Bell House, 2 Shaftesbury Road, Wilton, Salisbury SP2 0DR  
**01722 742 263** [www.hingstons-antiques.co.uk](http://www.hingstons-antiques.co.uk)

# Hingstons of Wilton Antiques

ESTABLISHED IN 1976



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**If you had received a direct threat, you would be strongly considering contacting a security specialist.\* Rightly so, but what if that hasn't happened to you?**

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t + 44 207 060 5595 / m + 44 7005 964174



# Why would you need a specialist security professional?

When human nature tends to keep us focussed on the things that make us happy and successful, it's understandable that security is often an afterthought, but what is the risk of us as individuals or our family, our business or our property, being compromised in some way?

No one would argue that the world appears to have become less stable and secure over recent years. Whilst we may continue to feel, for the most part, safe at home and work, we are all more aware of potential issues affecting us. It's a very natural reaction to our perception of the changing world around us but what level of concern is realistic?

Risk analysis, in terms of frequency and severity, is a common tool used in many different contexts and it is the basis on which security assessments start, by looking at the main areas of our lives, work, home, travel and family.

## What should you expect?

In order to arrive at appropriate recommendations, or level of security required, a professional expert would want to undertake a full review of all your activities, on a week-by-week basis, not only of the preceding six to twelve months, but also your future plans.

## Our working life is frequently the place where security as a need first starts to register.

It goes without saying that an individual's work will impact on their security. The security provider should want a good understanding of the nature and location of your work, be that one in the private or public sector. Any review would include a detailed review of your place or places of work. This will be the same regardless of whether, or not, your position is one where you are well known publicly, the position you hold is a matter of public interest, or where the activities of your business have a significant impact on the general public.

## Our personal lives carry the same security demands as our professional lives and from a security specialist's point of view, both are inextricably linked.

Reviewing security for existing and potential residential properties needs to include all conceivable issues and current security measures. The aspects they should consider run from exposure and hidden weak points outside the plot, perimeter security (physical and electronic), and access points through to internal precautions such as safe rooms and exit strategies.

Consideration would be given to local crime rates, civil unrest, terrorism, natural disasters and the effectiveness of reaction by emergency services. The aim is to deter, detect, deny and delay any unauthorised access. It's really important for these reviews to be carried out on-site by an experienced security assessor and not conducted remotely.

## The type of travel an individual undertakes, whether for business or for pleasure, alone or in company, has a notable effect on the level of risk which is to be considered and this will vary greatly depending on the specific location and country.

When considering any travel for you and/or your family, the professional should fully explore the level of perceived risk within a country itself, including factors such as local crime, civil unrest, political stability and the quality of local enforcement agencies. The status and wealth of an individual takes on an extra dimension in specific countries where the local situation and their own profile may place them at greater risk.

Trains, taxis and commercial flights all greatly increase the number of interactions and therefore the potential risk. Private cars, larger vehicles or aircraft all provide for a greater level of security. In some countries and locations this would be a minimum standard, with armed escorts and or armoured vehicles and vehicle convoys being some of the more extreme measures for ensuring safe passage.

Non-business travel can often demand greater examination due to the potential for an increased number of individuals, transfers, activities and locations.

## In some situations, where a risk exists for an individual, it can also transfer to their immediate family.

Any effective security provider will consider your family's risk to be synonymous to your own level of risk. As well as the consideration of an unwelcome bi-product of an attack against you, careful consideration must also be given to a direct threat for the purposes of extortion, or distraction.

Each of the areas of Work, Home, Travel and Location need to be considered for each person who may be affected. If this is an area of concern, in our experience, the preferred solution is for it to be managed in a way which doesn't interfere with normal family life and is as discreet as possible.

The extent of social media activity brings with it an extended set of concerns when considering security. One of the primary concerns is the disclosure of the person's location, which can have an impact on both their personal security as well as possibly increasing the threat to their property.

## And finally, putting it to the test.

A security solution can be put to the test by running penetration testing. This involves a combination of overt and covert attempts to circumvent the security systems and is carried out by an independent team, usually without the knowledge of any existing security team. Penetration testing can be an excellent tool for identifying weaknesses and should always include a detailed report as well as recommendations for improvements.

Mobius International are experts in the provision of Bespoke Protection Services. If you would like to discuss any security needs or concerns in complete confidence please contact us.



Richard Aitch is Director of Operations and Training and a world recognised published author on the subject of Close Protection.

If you would like to undertake a risk assessment for your security arrangements, please contact Richard and his team.

\*If you are in this position please contact us immediately for assistance.



# What is the first thing that people see when they meet you?

*First impressions matter, your smile says it all.  
If you want that cherry on the top... give us a call!*

## Why choose David Gale?

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- We offer less visible braces and even braces on the inside of the teeth (so no-one will see them).
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- We can achieve excellent results in the shortest treatment times.
- Interest free payment plans.

“I have the teeth I always wanted”

“I love my smile! Could not stop smiling and everyone could not stop complimenting me!”

“I wanted a smile that I was proud of. You exceeded my expectations in every way. I can't thank you enough”

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Specialist in Orthodontics