

the route
City wealth club



Crusty, traditional, full of cheese. Good qualities in a sandwich, not so good in your financial planner.

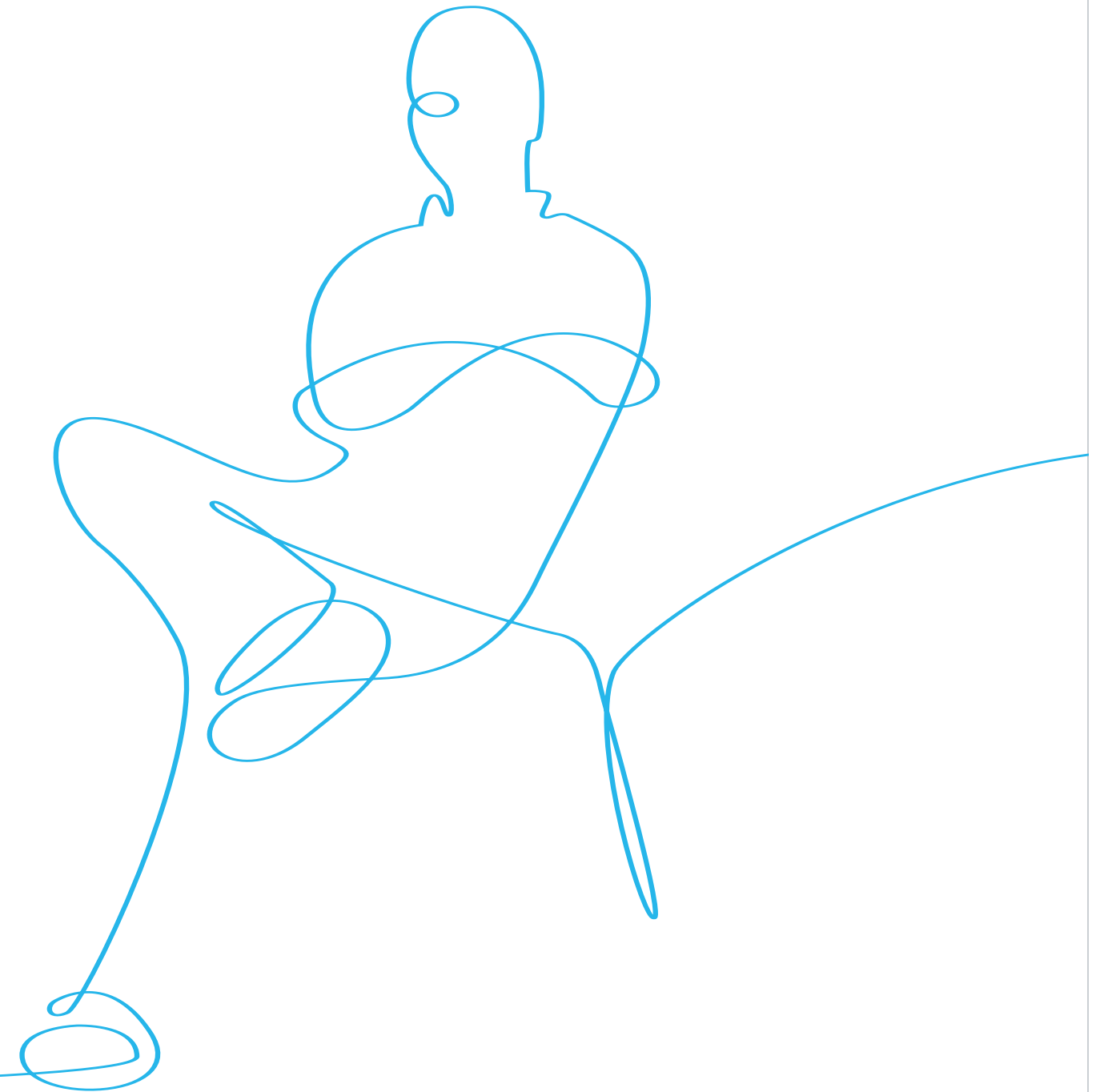
We won't sit you down on a plump Chesterfield.

We won't talk about your money in hushed tones. If that's what you're looking for from your wealth management partner, The Route will disappoint. But if you like the sound of dealing with wealth managers who are as energetic and creative with money as you are, then we can promise you that joining The Route will be an enjoyable experience, and a rewarding one.

If the private banks look after the haves, and the high street banks look after the have-nots, who's looking after the will-haves?

You're probably wondering the same thing now that your earnings have started to snowball. You've outgrown the mainstream banks and financial advisers, but you may not yet have the kind of capital to persuade a private bank to return your calls. In the cocktail bar of wealth management, you fall between two stools.

Traditional wealth managers are for people who want to keep hold of the money they've already made. The Route is here to help those who are still busy making their money – by helping them to make more. That means looking with an eagle eye at the tax you're paying on your bonuses, shares and property. And that's just for starters.





What do you have in common with a hotel heiress?

Precious little. Which makes you wonder why most wealth management companies will work with anybody and everybody. We prefer to specialise - in people like you, the City's fast-trackers whose careers are blossoming and whose wealth is taking off.

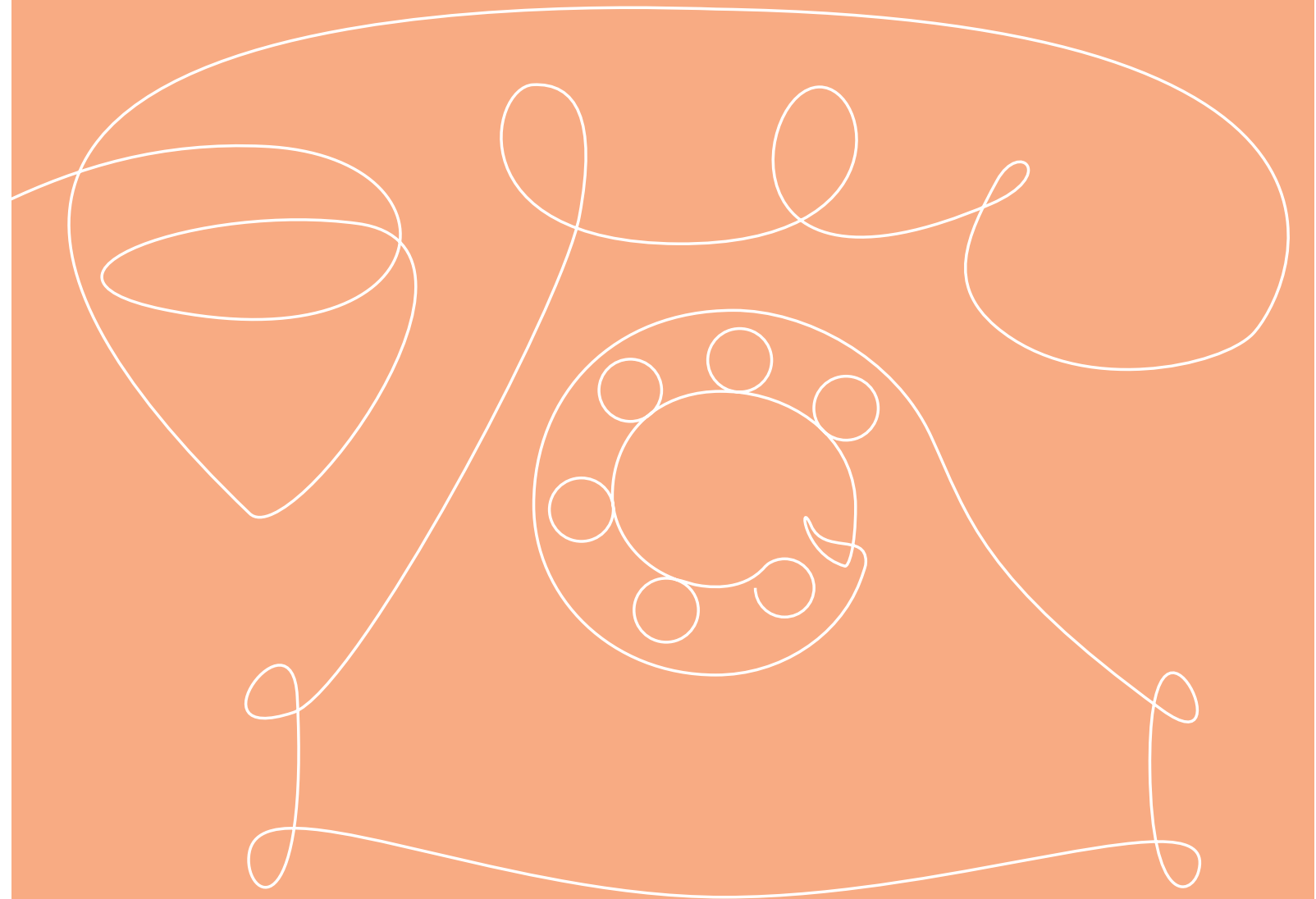
We're under no illusions. We know City types are a bit different. You make a lot of money, but have to watch the taxman help himself to a thick slice. If you're heavily bonus dependent, there will be lean months along with months of plenty. You have one eye on the future, but you also have the intellectual curiosity and sheer joie de vivre to explore more creative forms of investing. As for the phrase 'cash rich, time poor', it could have been coined specially for you.

If ever a group of people was crying out for a specialist wealth management approach, it's you. Which is why we designed ours with you especially in mind.

Henry Kissinger once complained: ‘Who do I call if I want to call Europe?’ You probably know the feeling when it comes to your money.

No one ever said that dealing with traditional wealth managers and IFAs was easy. Negotiating their labyrinthine internal structures can leave you feeling like your wealth is all over the place, literally as well as metaphorically.

At The Route we do things differently. Your Membership gives you a team of up to six people, and one point of contact, dedicated to looking after your interests. This team proactively monitors your financial performance to make sure you achieve your short, medium and long term goals. When an adjustment is needed, they will choreograph your access to the right specialist adviser to create a strategy that'll get you back on track. It's as simple as that. And because we're driven by creating solutions, rather than selling products, you'll never be left wondering whether our recommendations serve our financial needs rather than yours.





The heroine is tied to the track. The locomotive is rushing ever closer. What would you do?*

a) sell her life assurance while there's still time?

b) untie the knots?

Most of us at The Route know what traditional IFAs are like. That's why we don't work for them. We would feel stifled by the lack of dynamism and creativity. We dreamt instead of building a business of compelling relevance to our clients. A business full of enthusiastic people who feel positively encouraged to ask all those world-changing questions that begin with 'What if...'. The Route is that dream made real.

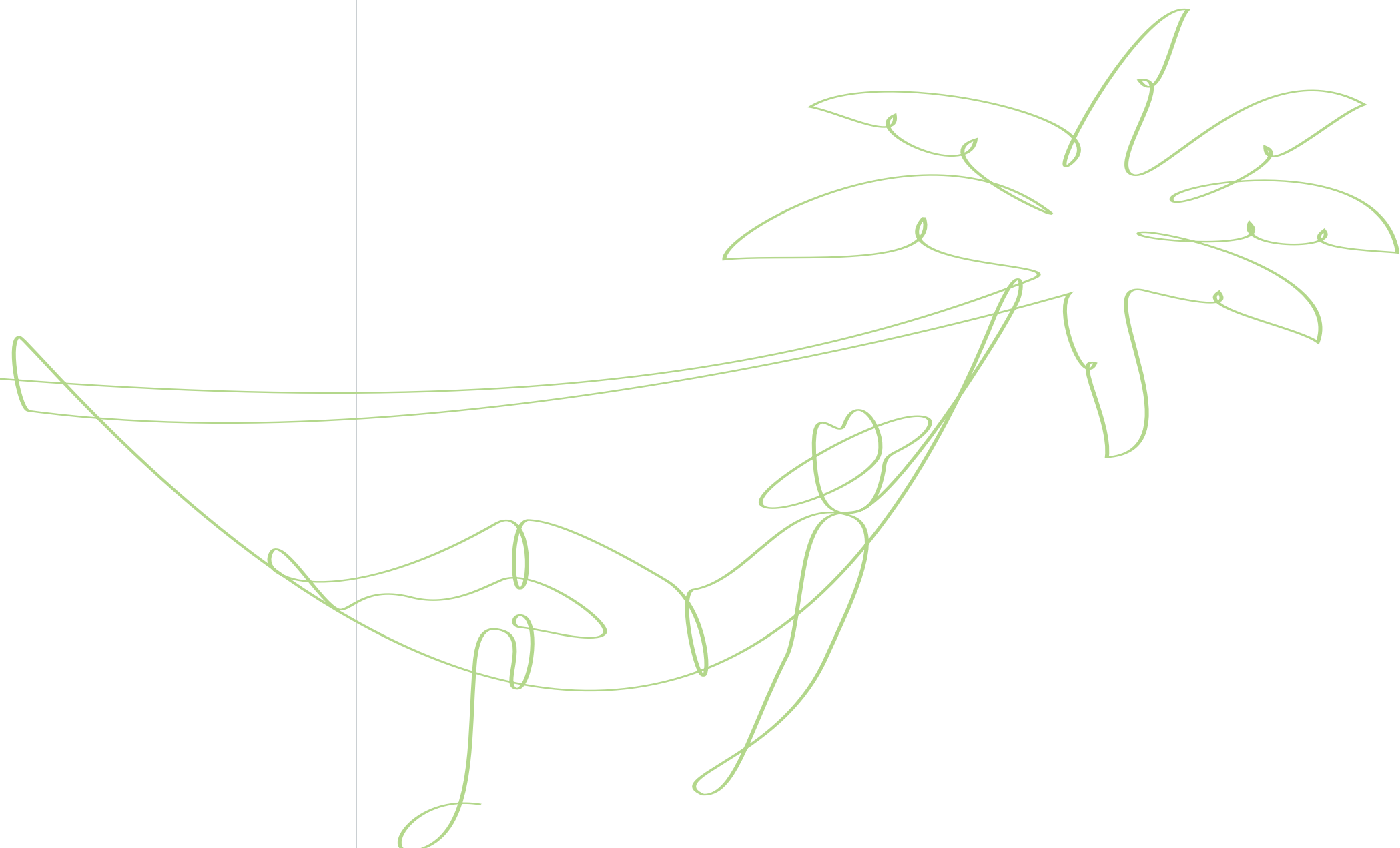
At The Route we hire people for their flair in challenging conventional thinking, rather than their interminable years of experience. It's an approach that leads to strikingly creative investment and tax mitigation possibilities. Many seem obvious when you think about them. Shame no one else does.

* Answer on back page

Have you got what it takes to retire early?

Many people's City careers are ending earlier. With your earnings and our wealth management skills, you could have enough money to spend the rest of your life in luxury. But are you really cut out for a life of leisure? The qualities generally required for success – tireless energy, mental agility and soaring ambition – tend not to bow out with a good grace.

For many of our Members, life begins again in their 40s or 50s. They throw themselves into a second career to fulfil a personal passion. One started a vineyard, another became a property developer and another embarked on a career in film. The Route helped make sure everything was in place for them when their time came to fly the City nest, and we can do the same for you. Throughout your career we will benchmark your financial performance against your longer term aspirations so you always know where you are now, and what you need to do to get to where you want to be tomorrow.



The first law of financial planning: the more complicated you make it, the more money you can charge for it.

The smaller the print, the more convoluted the application form and the more long-winded the meeting, the happier wealth managers seem to be. You don't have time for all that. Time isn't money. It's more precious.

Yet good wealth management does take time. By joining The Route you buy that time. Time for us to take over the consolidation and administration of all your assets. Time for our technical advisers to find the best the market has to offer you. Time for our product developers to create entirely bespoke solutions specifically for you.

Then, throughout the year, not just when we have something to sell, we will contact you, and when we do, it's on your terms.





Death, illness, old age. Financial planning is a cheery old topic, isn't it?

Most wealth management companies waste no time in steering the conversation around to getting old and dying. Small wonder many people tell us they'd rather visit the dentist. At least dentists administer anaesthetic. Besides, what self-respecting high-flyers want to talk only about their twilight years when they've just started enjoying their highlight years?

At The Route we help you celebrate your money. Obviously, intelligent retirement planning has its place, but you're more likely to find us asking about what you want to get out of life today and then coming up with strategies that will give it to you... sooner rather than later.

A tip for how to throw a successful party: don't put all your guests in separate rooms.

Who you know is sometimes as important as what you know. We know lots of people like you. They're savvy and intellectually restless, they run on adrenaline, they're passionate about more than just money and they're always on the lookout for the next opportunity. It makes them fascinating to work with, of course, but things get really interesting when we cross fertilise their thoughts, abilities and ambitions with those of our other Members.

Wealth managers traditionally think of wealth as an intensely private affair. They treat each client as an island to be defended, rather than explored. We take a different approach. Of course we treat your affairs in the strictest confidence, but when we spot two great minds thinking alike, or two clients who, together, can achieve an ambition neither can achieve alone, we're not shy to suggest they might do lunch.





There are many paths in life, but only one route.

The Route is different because you are different.

Your success means you have very specific financial needs and The Route is designed to meet them. That includes a complete bespoke service, while also encompassing more intangible qualities like empathy, creativity and an unashamed enthusiasm for helping you enjoy the rewards of your success.

Other wealth managers will tell you that you can either live for today or prepare for tomorrow. We think you can do both. If that sounds appealing, then join the club.

Contact

If you would like to find out more about what The Route can do for your wealth, please don't hesitate to phone or email us. We'll be delighted to tell you everything you need to know.

The Route

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Answer: b (but then you knew that all along, didn't you)

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