LEXINGTON
WEALTH MANAGEMENT

ABOUT US

AND HOW WE WILL WORK TOGETHER

> True Wealth.
> What money can't buy and Death Take away.

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ABOUT US

Based near Cirencester Gloucestershire, Lexington Wealth Management is an independently owned multi-award winning Financial Planning practice. We specialise in the provision of comprehensive, financial planning advice and wealth management services to a select number of private clients.

Our approach typically extends beyond traditional financial advice. We educate and inspire you to live the life you desire by establishing your lifestyle goals. Then we create a plan with you to organise your financial resources in order to achieve those goals.

We are a family business focused on building long-term, collaborative relationships with an emphasis on a personalised service. Honest conversations and a commitment to always acting in your best interests building trust, and giving you confidence your affairs are in safe hands.

Chartered Financial Planners

CISI CHARTERED FELLOW (FINANCIAL PLANNING) 2025-26

CISI CHARTERED WEALTH MANAGER 2025-26

CISI ACCREDITED FINANCIAL PLANNING FIRM™

Corporate Overview

Lexington was founded in 2000 by Chartered Financial Planner Warren Shute and his wife Nicky. After training at a leading Surrey based advisory firm, Warren decided to set-up an Independent Financial Planning business committed to service and not sales.

Today Lexington employs a small, highly qualified team of staff, focused on helping private clients to become financially well organised and achieve the future they deserve. Each client is treated individually with solutions sourced to suit their particular circumstances.

Based on family values, Lexington operates from a relaxed office in a country setting, where it is not uncommon to see wildlife wandering through the garden. Our aim is to make clients feel welcome and instantly at ease, before delivering trustworthy, dependable advice in an open and transparent way.

In 2021, Lexington Wealth were awarded the prestigious title of being an CISI 'Accredited Financial Planning Firm™'. An award given to financial planning firms that meet strict criteria for the delivery of a comprehensive financial planning service.

Our mission is to inspire our clients to make informed decisions through information, education & communication, with a service that exceeds their expectations.

We are a multi-award winning financial planning firm winning a number of the top awards as well as regularly appearing in the CityWire as a Top 100 UK Financial Planning firm.

WHAT MAKES US DIFFERENT?

Lexington Wealth Management provides a complete lifestyle and financial planning service. We take time to truly understanding your desired lifestyle, then use sophisticated cash flow forecasting to determine the best structure for your financial affairs in order to achieve it.

Our primary objective is to provide a professional and attentive service, delivered in a friendly and approachable way. As an independent firm, you can take comfort in knowing our recommendations are unbiased and always aligned to your best interests.

We focus on minimising risk and after delivering our recommendations we provide regular communications and a review service to ensure you remain on track. We appreciate things can and will change over time. That's why we work in genuine partnership, proactively communicating with you throughout the year.

Technology underpins the delivery of our services. Secure online access to your portfolio will provide a single view of your investments, whenever you choose to do so.

Core Beliefs

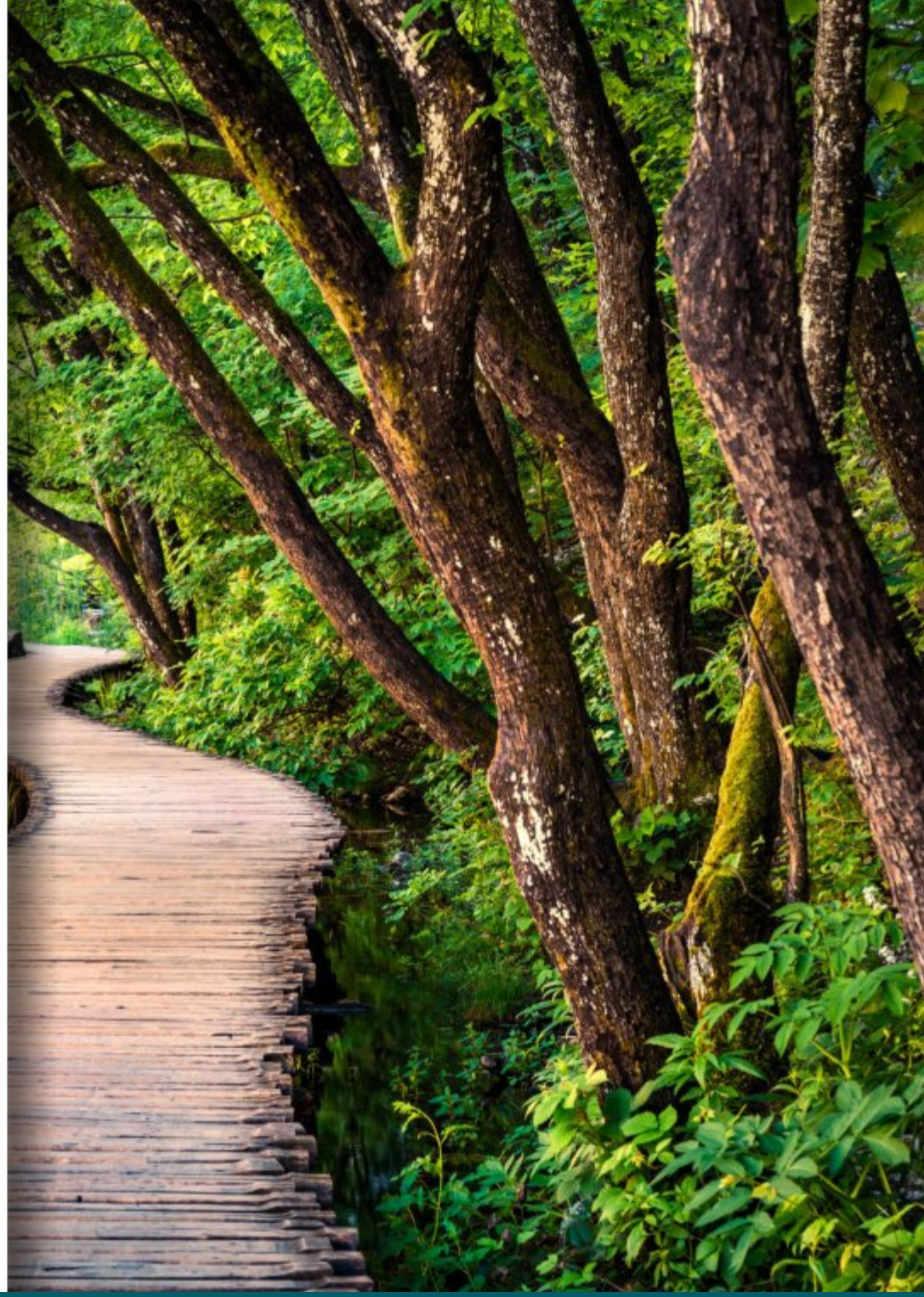
...we believe in working with clients who value comprehensive financial and lifestyle planning, and are prepared to commit to following their plan.

...we believe in adopting a team-based approach to managing client relationships, through a trustworthy, proactive and friendly service.

...we believe in partnering with other trusted professionals to provide complementary advice and services, ensuring our clients gain access to a joined-up solution.

...we believe in maintaining and improving our core service offering. We know where we add the most value, which is through helping clients to achieve their goals by embracing a comprehensive approach.

...we believe in providing a dedicated, specialist service. That's why we intend to remain a moderate size - not grow too large and lose our hands-on approach.



Core Values

Socially Responsible	To consider the broader impact of our decisions both on the environment and society.
Integrity	Always work as a fiduciary, doing whats right, before it's expected.
Professional	Ensure we always work with each other in a courteous, professional manner.
Communication	To ensure our communications are clear and we know you as a person.
Trusted Adviser	To always be by your side as your trusted adviser when you need it the most.

Our Goals For You

Inspire

Our goal is to inspire you to live your life by design, not default. Money is a tool to get the most out of your life.

Financial Security

Following our process, we aim to help you to achieve financial security by taking a snapshot of where you are today, projecting forward and costing in all life events.

Informed Decisions

Working alongside our professional partners, our goal is to provide you with the information you need to make informed and logical decisions about your future.

Education

Our aim is to educate you. We will help you see your situation clearly from a 10,000 foot view to understand what we are doing, why we're doing it and how it will affect you.

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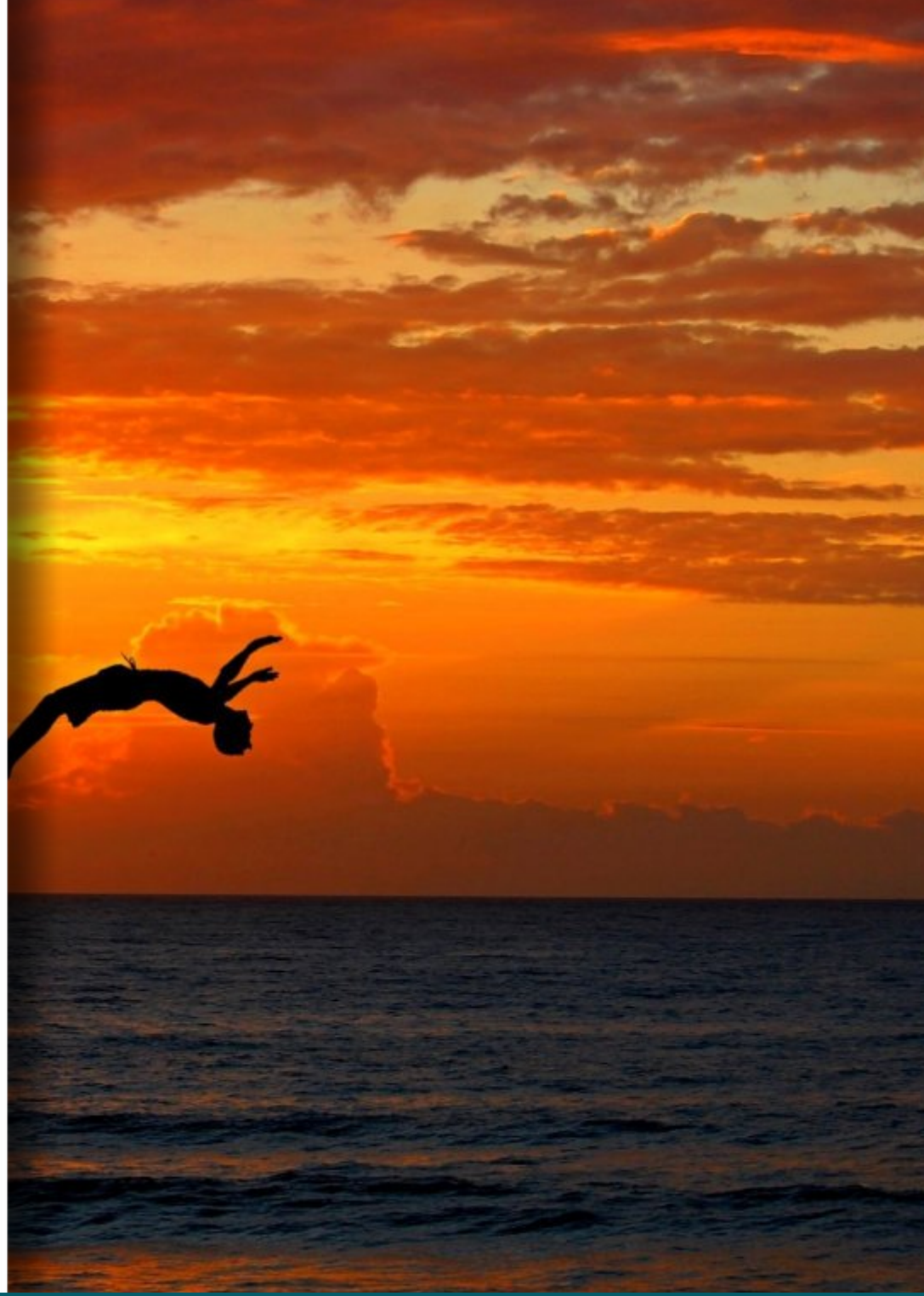
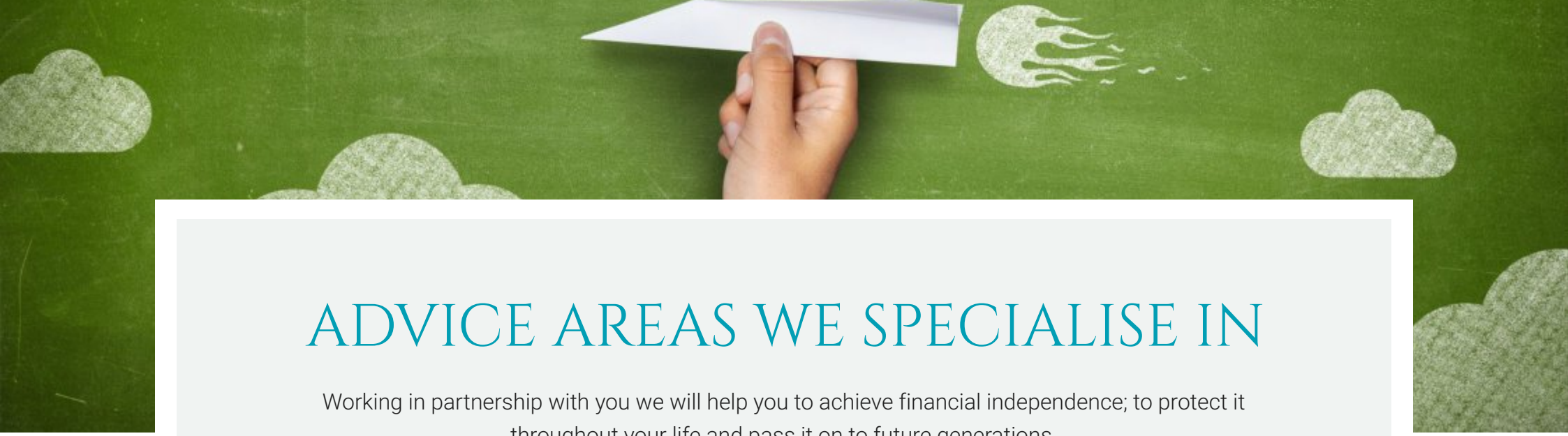
Service to Exceed Expectations

Working alongside you, our goal is to anticipate your needs, paying attention to what is happening today and what's on the horizon.





ADVICE AREAS WE SPECIALISE IN

Working in partnership with you we will help you to achieve financial independence; to protect it throughout your life and pass it on to future generations.

We understand that business owners' personal and professional lives are intertwined, so we deliver a cohesive wealth management plan that incorporates all aspects of your life.

PRIVATE CLIENT SERVICES

Lifestyle Financial Planning
Cash Flow Scenario Analysis
Investment Planning
Tax Planning
Inheritance Tax Mitigation
Life Assurance
Critical Illness
Income Protection
Private Medical Insurance
Pensions and Retirement Planning
Wills and Power of Attorneys
Trusts and Estate Preservation

CORPORATE SERVICES

Key Man/Person Insurance
Group Private Medical Insurance
Shareholder/Partnership Business Succession Insurance
Directors Pension Schemes
Corporate Investments
Business Consultancy

DIFFERENTIATED LEVELS OF SERVICE

We believe there is no single, standard solution to meet your wealth management needs. Every client is different, with their own goals, values and financial circumstances.

The role of an Independent Financial Planner is to help you understand where you are today, and to build a clear and considered plan for the future, taking into account what you want to achieve, and how your plans may evolve over time.

At Lexington, we focus on building long-term, collaborative relationships, working with you to review and refine your plans as your life and circumstances change, ensuring you remain on track to achieve your personal and professional goals.

To meet the varying needs of our clients, we offer two initial advice services, and two ongoing service options, allowing you to choose the level of support that is most appropriate for you.

DIFFERENTIATED LEVELS OF SERVICE

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INITIAL ADVICE SERVICES

Lexington Planning

Our comprehensive financial planning service, designed for clients who want a full review of their financial position, together with detailed, joined-up advice aligned to their long-term goals.

Lexington Core

A focused advice service for clients who require expert guidance on a specific area of their financial affairs, without undertaking a full financial planning engagement.

ONGOING SERVICES

Wealth Management Service

A long-term relationship providing ongoing financial planning, advice and regular reviews to ensure your strategy remains aligned with your objectives.

Asset Managemente Service

A more streamlined service focused on the ongoing oversight of your investments, with periodic communication and recommendations where appropriate.

Initial Service Categories & Inclusions

Description	Lexington Planning	Lexington Core
Initial Meeting (at our cost)	✓	✓
Review and Analysis of Existing Arrangements	✓	Specific arrangements only
Planning & Advice Meeting to Discuss Options	✓	✓
Written Financial Plan including Cash Flow Forecast	✓	
Detailed Minutes and Actions	✓	Summary minutes
Investment Tax Calculations and Information	✓	
Retirement Option Review	✓	Additional fee
Proactive support with other professionals e.g. Accountants	✓	

Ongoing Service Categories & Inclusions

Description	Wealth Management	Asset Management
Annual Proactive Planning Meetings	✓	
Investment Report & Remote Portfolio Review	Annually and on request	Annually
Communication (telephone, post and email)	Priority response	Reactive
Invitation to private client events	✓	
Best Suited Clients	More than £500k of investable assets	More than £100k of investable assets

If you would like the service and have less investable assets the service can be purchased by way of a monthly standing order.

7-Step Planning Process

We host an initial meeting at our own expense, without any charge or obligation to you. If there is a fit between your needs and the services we offer, we will take you through our 7-Step Planning Process.

1. Make Initial Contact

We will confirm a date and time for your Discovery Meeting and send you a copy of our client agreement.

2. Discovery Meeting

We take time to understand you, your goals, objectives, and any of your current policies or arrangements.

3. Investment Presentation

An opportunity for Lexington to show and explain our investment philosophy and how to follow an evidenced based investment approach.

4. Planning Meeting

Meeting to create your financial road map together or discuss agreed actions. Lexington Planning Clients will receive a Detailed Cash Flow scenario analysis which will help you to see the impact of your financial decisions and agree your plan.

5. Implementation

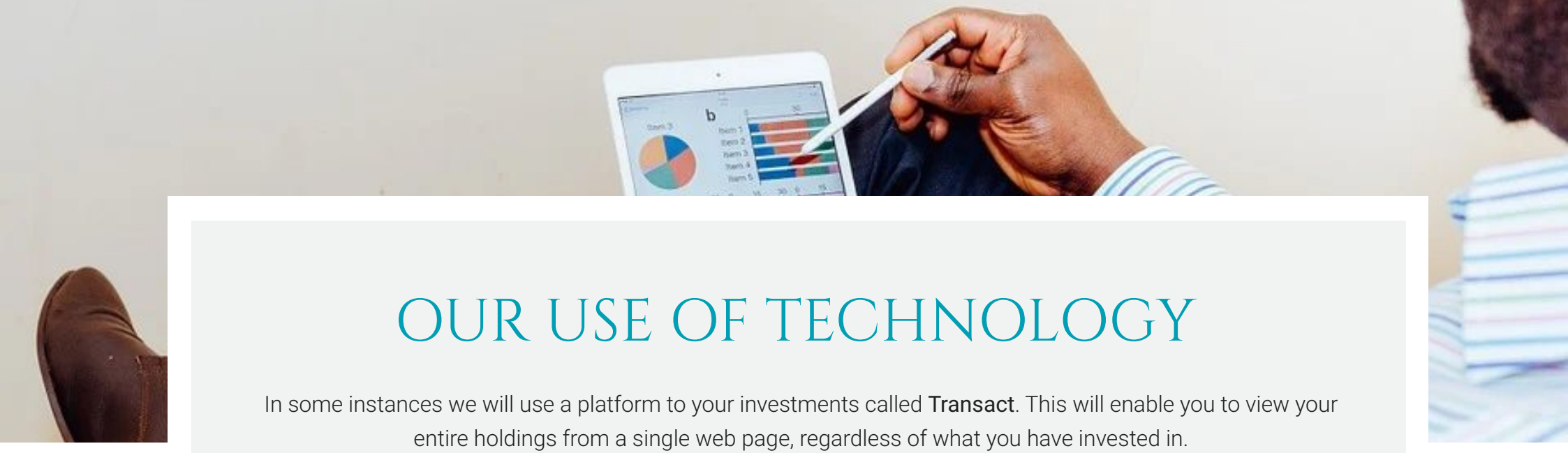
Once you have decided on the way you would like to proceed, our team will implement your plan, liaising directly with product providers on your behalf.

6. 45 Day Check-in

We appreciate some decisions create lots of paperwork so we schedule a follow up with you normally after six weeks to help you file and organise the agreed actions.

7. Ongoing Review

We will regularly communicate with you and review your plan at agreed time intervals to make sure you remain on track to meet your lifestyle goals.



OUR USE OF TECHNOLOGY

In some instances we will use a platform to your investments called **Transact**. This will enable you to view your entire holdings from a single web page, regardless of what you have invested in.

BENEFITS TO YOU

- A comprehensive picture of your current financial position.
- Reduced paperwork and consolidated reporting.
- Range of tax wrappers (products) to maximise tax efficiency across your entire portfolio; GIA, ISA, Bond and Pensions
- Access to our suite of low cost diversified portfolios, matched to the level of risk you are willing to accept

Lexington Planning Clients

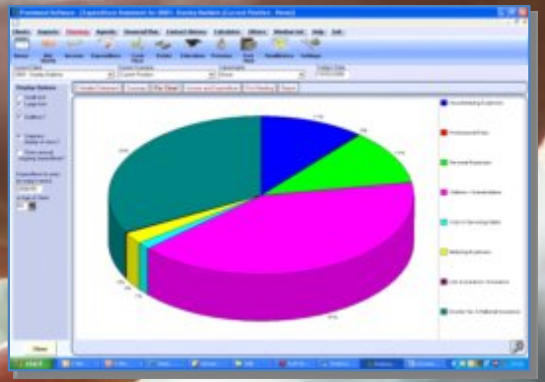
Lifetime Cash Flow Scenario Analysis

Using Lifetime Cash Flow scenario analysis we can establish a picture of your current financial position. We then map your lifestyle goals, including required income and expenditure. 'What if…' analysis will help you to visualise the impact of decisions and the exact steps you need to take, including any trade offs, in order to achieve financial freedom.

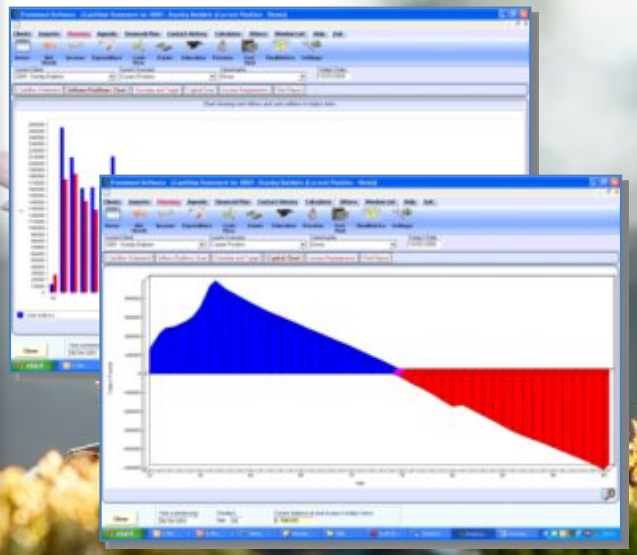
Our analysis will help you to understand:

- When should I sell my business?
- Can I afford to retire?
- Will I be able to take two years out to travel the world?
- Can I buy a holiday home? If so, when?
- What would have happened if I had died yesterday?
- Is too much money a problem?

Assets & Liabilities



Asset Allocation



Cashflow Statement

Our Structured Investment Process

Our structured investment process is designed to ensure you are invested in the most appropriate portfolio to meet your objectives, without exposure to unnecessary risk.

1.

Personal Risk Profiling

We hold a specific investment presentation with you to explain to you how the stock and fixed income markets work, and to answer any questions you may have.

We will discuss your tolerance for investment risk and what you should expect from your investment portfolio and how this links to the portfolio.

We also look at your capacity for loss - the amount of risk you can afford to take without putting your objectives at risk.

Combined, it is these three areas that form the basis of your Risk Profile, which we will agree with you.

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2.

Strategic Asset Allocation

Once your Risk Profile is agreed, we select a strategic asset allocation to match your risk/return criteria.

We offer a suite of risk-constrained profiles, diversified across major asset classes (e.g. the mix of investments in your portfolio including equity, fixed income and cash).

We structure our client portfolios based on scientific evidence of the behaviour of capital markets (rather than speculation), accessing low cost institutional style funds provided by firms like Dimensional Fund Advisers, Vanguard, Avantis and iShares.

3.

Portfolio Implementation

Once we determine the most appropriate asset allocation to meet your risk/return requirements, your portfolio is implemented. We will place your investments with one or more of our strategic investment partners.

Our portfolios are diversified across a number of funds, which hold hundreds of individual securities.

Our investment approach is grounded in academic research and evidence-based principles developed by leading financial economists over many decades.

Portfolios are constructed using a carefully selected range of investment managers, including firms such as Dimensional, Vanguard, iShares and Avantis, whose strategies are designed to systematically capture the drivers of long-term returns in global markets.

Investor Protection

INVESTMENT MANAGERS

Dimensional

Avantis Investors
By American Century Investments

Vanguard

iShares by BlackRock

The shares in the funds are legally owned by you. They are ring-fenced and protected by independent oversight from the Trustees.

TRUSTEES

citi

BNY MELLON

JPMorgan Chase & Co.

State Street

Brown Brothers Harriman

The Trustees are responsible for holding in trust the funds, assets and receipts that constitute the funds

WRAP PLATFORM

transact
take control

250,000 Clients* £78 Billion Assets*

Established in 2000. Part of IntegraFin Holdings plc, a London Stock Exchange listed company.

Transact is a leading UK adviser platform, known for its proprietary technology, strong client service and long-standing position within the financial planning profession.

Transact Nominees Ltd

Integrated Financial Arrangements Plc

*as of March 2026

FINANCIAL PLANNER

Lexington Wealth Management

Chartered Financial Planners

CISI Chartered Fellow (Financial Planning)

CISI Chartered Wealth Manager

CISI Accredited Financial Planning Firm

The David Norton 2019 Winner

CityWire Top 100

CISI CFP Professional Award Winner 2017

YOU

STRATEGIC PARTNERSHIPS

We work with a select number of providers to deliver a totally integrated solution. Our relationships are reviewed on an ongoing basis to ensure you receive the best level of service at all times.

CASH FLOW SCENARIO ANALYSIS

Prestwood Software is responsible for providing the cash flow scenario analysis tool (Truth) we use to map your current and future income and expenditure, helping you to make informed decisions about your future and your finances.

TECHNOLOGY INFRASTRUCTURE

Transact provide the underlying infrastructure and reporting tools we use to manage your portfolio and communicate on an ongoing basis. They help to streamline our service delivery and provide you with secure online access.

COMPLIANCE & REGULARITY OVERSIGHT

CATS Compliance and Training Solutions Ltd is a trusted partner in regulatory oversight, compliance training and business support for the UK's retail financial services sector. Their expertise enables us to develop and maintain a scalable, fully compliant business model under the UK regulatory framework.

INVESTMENT MANAGEMENT

Dimensional and Vanguard are the primary two investment firms we have appointed to manage our client portfolios. Blackrock iShares and RLAM are also used to manage specific exposures. They translate financial research into real world solutions and help investors to capture what the market offers - in all of its dimensions.

How We Are Paid

Our fees are separated into Planning & Advice, and Implementation of the advice (if applicable). This keeps us truely independent and sat on your side of the decision making table.

Before you pay any fees, we want to ensure we can add value to your situation both now and over the years ahead and we would both enjoy working together. Therefore we offer a no-obligation initial meeting (Discovery Meeting), the cost of which is met by our firm. If we mutually decide to proceed, work will commence on data gathering and plan preparation to be discussed at the Planning Meeting.

We charge for the research, advice and Planning Meeting either on a fixed fee basis, or an hourly rate, depending on your circumstances and the complexity of the work involved. For the **Lexington Planning Service**, a 'typical Planning Meeting' is £3,000. This would include a two hour Planning Meeting, a written Financial Plan and Cash Flow forecast and post meeting notes and action. For **Lexington Core**, the fee will be based on the work agreed.

If you decide to implement any business through Lexington, we would charge you an Establishment Fee. These fees will depend on the work involved. Our investment Establishment Fees are highlighted on the right. For life assurance or protection policies we charge on a commission or fee basis. Trusts, wills and powers of attorney are charges on a fixed fee basis.

Establishment Fees

(To set-up your policies & arrangements)

Up to £2m	1.00%
£2m and over	0.00%

Includes any investments currently held with Lexington Wealth Management.

Annual Fees

(Based on total portfolio value)

Up to £2.5m	1.00%
£2.5m to £5m	0.75%
£5m to £7.5m	0.50%
£7.5m to £10m	0.25%
Over £10m	0.20%

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