



Investment  
Group

**Carl Turner**

Private Client Adviser & Regional Manager

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# Why choose W1 Investment Group?

## Clear fees

We're honest about the fees we charge, which represents the quality of our services. When we first start working with you, we're clear about what you need to pay for – from planning and advice to investing. We present a simple breakdown of costs for you to review and agree to before we go ahead with any work.

## Experienced excellence

All advisers have the qualifications and experience needed to give financial planning advice. All of our advisers hold professional level qualifications through the Chartered Institute of Securities and Investments.

## Professional support

Our advice is always specific and personal to you. Our experienced advisers and support staff ensure that they always stay in touch and keep you up to date on all your investments and other financial plans – we pride ourselves on the ongoing relationships we build and the referrals we receive from clients.

## Carl Turner

Private Client Adviser & Regional Manager



With over 18 years of experience advising clients remotely all over the world, and having helped 100's of expats to take control of their planning, most people can benefit from a conversation about their planning and take something away they can action and use to improve their circumstances.

I am a fully qualified professional financial advisor, registered with both the Chartered Institute of Insurance UK (CII) & Chartered Institute for Securities and Investment (CISI)

I'm a career professional, winning 13 awards in the process and have studied everything I can, passing 27 professional exams in financial planning after my degree. I have written and published 2 books on the subject and also have a weekly market update podcast and publication.

Together, we can take control of your own future goals, to help give you more freedom to focus on your career and spend more time with your family, safe in the knowledge your financial planning is taken care of.



## Thorough financial planning

We have modelled W1 Investment Group on UK-style financial planning firms. Our financial planners are highly qualified experts who take the time to get to know you.

### 1. We ask you about your aims

You can let us know about specific goals such as saving for retirement, a new home or your children's school fees. Whether it's a small or larger financial plan you have in mind, we're here to help. We thoroughly investigate your current position, including your assets and savings, outgoings and tax position, and then identify the best strategy for you after completing a detailed risk profile and understanding your attitude to investment risk.

### 2. Create a personalised financial projection

This looks at all your savings, investments and policies along with your regular income and outgoings. A cashflow analysis tells you how much you need to be saving each month to reach your financial goals.

### 3. Ensure your plan is on track

When your plan is in place, we make sure it continues to be on track to achieve your goals. We can meet you to assess your situation and discuss any changes in your circumstances or long-term goals. We then update key elements of your plan.

## Advice for specific needs

### Retirement planning

One of the big benefits of working abroad is the potential to save for your future, however for many saving into a pension is no longer possible. We can help you create an offshore retirement plan just like your pension plan back home.

### Pension transfers

Many companies promise to save you money on pension transfers, but we value honesty more – you should always speak to an experienced financial adviser when transferring a pension. We determine the optimal structure, whether UK-based or offshore is best suited to you, and inform you of all costs involved with transferring your pension/s. If we feel a transfer is not in your best interests, we will advise against it.

### Protecting you and your family

The life insurance policy provided by your employer (or one you've taken out personally) might not give sufficient cover in the event of illness and the inability to work. We can help you review your arrangements and advise on any changes that you could make.

### Tax-efficient investing

There are many tax benefits to investing while offshore. We know how you can make the most of them.

## Investment Partners

Investments are an integral part of any financial plan. Whatever your stage of life or level of assets, your adviser will recommend one that aligns your attitude to risk, your personal investment objectives and the period of time you wish to invest for.

We have partnerships with some of the highest credentialed investment managers in the industry. Some examples of the investment houses we partner with are below.



### Marlborough Fund Group

The Marlborough Group has been running funds for over 30 years and the expertise and experience of their team have established them as a leader in the world of active fund management. Over this period, Marlborough has grown to become one of the leading privately-owned fund managers in the world with over £11.5 billion in assets under management and more than 200,000 clients.

Over the last ten years the Marlborough Group fund managers have received industry awards and accolades for many of their funds, frequently and consistently placing them as world class investment solutions. Their industry leading funds make up a core holding of the Marlborough Group risk targeted portfolios. The funds are actively managed by a highly experienced and respected team who use their expertise to decide asset allocation, construct portfolios and then monitor and rebalance them according to the funds' risk target mandate.

### W1 Managed Portfolio Service - Powered by Marlborough

With the expansion of the Marlborough group to the offshore market we have formed an exclusive partnership using their core portfolios. This allows clients to have the choice of using their direct funds and using the active management of the Managed Portfolio Service.

Our Managed Portfolio Service (MPS) is a discretionary investment management service consisting of three core portfolios, each with their own risk profile and objective, via a professional adviser for W1 clients. MPS portfolios are managed by a dedicated team of experienced investment managers, in line with the Marlborough centralised investment process. This structure allows clients to benefit from Marlborough's award-winning investment management capabilities.



Rathbones was established in 1742 and currently manages over £50.4 billion. Rathbones are one of the UK's and Europe's leading independent providers of investment management services for private clients, charities, trustees, and professional partners. Rathbones have been trusted for generations to manage and preserve clients wealth and their tradition of investing and acting responsibly has been with them from the beginning and continues to lead them forward.



Founded by Jack Bogle in 1975 Vanguard has been revolutionising the passive investment market ever since. With \$4.5 Trillion under management, Vanguard have become one of the largest players in investment management and provide simple and low cost access to investment markets.

## Ongoing services and fees

We'll always be clear about what you may need to pay for – from planning and advice to investing. We will provide a breakdown of costs for you to review and agree to before we go ahead with any chargeable work. In the first instance, much of our analysis and assessment is done on a complimentary basis.

## Reviews

At W1, we believe that regular reviews are vital to understand your personal situation, goals and family dynamics. This allows us to provide customised guidance, designed to help improve your financial well-being, so you can concentrate on the important aspects of life.

When your portfolio grows in value and potentially in complexity, this will need to be managed and reviewed appropriately. We offer regular reviews and advice to ensure you are kept informed of the performance and ensure that your plans are maintained in line with your circumstances and objectives.

For this service, W1 will charge an average ongoing servicing fee of 1% depending on the case complexity and necessary compliance overview. Please note that as the fee is based on the investment value, the actual amount we receive will increase or decrease in proportion to any increase or decrease in the value of your portfolio.

We recommend that reviews are held at least annually and will be offered face to face at a location to suit you, or via phone/Zoom (or an alternative platform) if you are international.

### At your annual review we will cover:

- Assessment and update of portfolio performance
- Assessment of your personal circumstances
- Review of your goals and objectives, including income and growth requirements
- Reassessment of your attitude to investment risk/return and market sectors, and appropriateness of current managed portfolio
- Valuations, policy information and investment commentary
- Reassessment of affordability, budget and costs
- Assessment of the ongoing suitability of your existing arrangements
- Cash flow forecast, where appropriate
- Reassessment of your levels of protection
- Information regarding regulatory and legislation changes
- Where appropriate, recommendations in order to keep your new/existing plans in line with your objectives
- Income modelling on an annual basis, expected growth rates, income requirements and changing circumstances.

## Don't just take our word for it

Over the past 8 years, Carl has been managing my investments and providing financial advice on the markets and concerning pensions. Throughout the last two years, he has been in contact regularly, updates me on market changes and provides feedback on my investments, and advised me on several items that ensured a secured good financial future on items like inheritance, will, pension scheme and investment strategy taking into account the ever changing market with presidential elections, Brexit and Europe challenges. I can recommend him to anyone looking for a dedicated financial advisor with a personal touch.



Johannes Visser - Chevron  
Senior Petroleum Engineer

Carl has been my financial advisor for nearly 11 years now. My investments are still being managed and I would recommend Carl to anyone wanting independent advice on their savings or pensions.



Nicholas Bravery - Allianz  
IT, IS, Digital, InsurTech & Cloud Technology Leader

Carl has been advising me on my investments and savings for over 5 years. I would recommend Carl to expatriates who want advice on where to save internationally but not tied to their current location. It has been great dealing with him.



Matteo Marinelli - Fullerton  
CEO and Board Member

Carl has advised me on my investments over the past 5 years and is in contact on a regular basis. I would happily recommend Carl's financial planning to others and have done in the past.



Roberto Barletta - Ericsson  
Chief Operating Officer

I have been working with Carl for over 8 years now and during this time, moved in and out of Asia. Carl still keeps in touch on a regular basis on Skype and email and continues to provide investment advice and support. I appreciate his flexibility in accommodating my schedule and his prompt responses to my requests for support. Thanks, Carl!



Wye Yee Yong - World Vision  
CEO and Board Member

I have been a client of Carl and Infinity now for nearly 7+ years. He provides me with regular updates on the valuations. I would recommend him to expats who would like help with regular savings and investments while overseas.



Guy Calcagno - ACG Pharma  
Vice President

Absolutely satisfied with Carl's service and advice. Since I became an infinity client has been a pleasure to work with a financial adviser who understands the needs of the clients. A professional, ethical and caring demeanor elicits my trust and respect, and I happy to recommend your services whenever possible. Giuseppe, client since 2010.



Giuseppe Fornillo - Marriott  
General Manager

I have been working with Carl professionally for over 15 years and known him for over 25 years and can't speak highly enough of him. He is an honest and genuine guy who has always gone out of his way to help, especially when I needed to use his advice. I found Carl's approach to be very professional and reliable and I am happy to recommend him to my network.



Thomas Fisher - Irwin Mitchell  
Technical specialist

## Don't just take our word for it

I have been a client of Carl's for four years now and I have been consistently impressed with his attention to detail, quality of advice, responsiveness and strategic thinking. I know my finances are in safe hands with Carl and I would highly recommend him to anyone seeking financial planning.



Justin Graydon Bradfield - UNICEF  
Partnerships Manager



Carl has been providing financial advice to myself and my wife for 8 years now. He has shown great knowledge when assessing our financial planning needs. Although we have now moved away from Asia we still keep in regular contact by email and Skype meetings. The service levels have remained at a high standard throughout the time we have been working together.



Krishnamurthy - UN WFP  
Climate and Vulnerability Analyst



Carl is a well researched and educated financial advisor. He takes time to visit the clients and get to know them. He is well informed of the markets and he is able to advise the client well. I appreciate from Carl, that he takes the time to visit his clients and understand our needs, so the recommendation is meaningful.



Jair Parada - Adra International  
Senior Director for Finance



I have been a client of Carl's for over 9 years and he provided me with ongoing advice during this time, even though I have moved location. He is in contact on a monthly basis with up to date valuations and market updates. I would recommend Carl to expats who would like advice on how to make the most out of their savings, even if they may move location.



Nuwan D. Rezel - IUCN  
Organizational, Change & HR Management Manager



My wife and I started working with Carl while we were expats living in Thailand in 2012. He helped enormously with our investment and pension planning. Although we no longer live in Asia, Carl still keeps us updated on a regular basis. I would recommend Carl to all expats who need advice on their investments and savings. He is not a typical pushy financial adviser, is easy to talk to, keeps appointments, and is entirely professional.



Jim Preen - Crisis Solutions  
Director



Carl helped take over the management of my underperforming investment and got it back on track. Even though I have moved locations, Carl still keeps in touch and helps me with my financial planning for my savings and investments.



Andrew Hartley - Banyan Tree  
Assistant Vice President, Strategic Sales & Marketing



Carl is an excellent financial advisory professional and is the best that I have personally worked with over the last 12 years. Not only is he able to provide options when queried or requested, but also proactively has made excellent suggestions on financial advisory options which has further supported my ability to take firm decisions related to these options. I have also had an excellent working relationship because of his affability. I hope to continue to benefit from my interactions with Carl.



Anshman Saikia - UN - IUCN  
Regional Coordinator, Asia



Carl clearly explained the charges and fees when helping arrange my investments. He has done everything he said he would and I'd recommend him to anyone who wants honest, straightforward advice on the complex multi country and multi jurisdiction financial planning.



Ikram Andrabi - Premier Oil UK  
Contracts Manager



Carl has been advising me on my financial planning for over 11 years now and is in regular contact with me. We have had regular reviews regarding my financial planning since starting working together and I am happy with the performance and the strategy in place. I would recommend Carl to help people with their investment planning needs.



Alejandro Saiz - Professor  
Computational Astrophysicist



I have been a client of Carl's for 7 years now and would recommend him to others who are living and working overseas and are looking for international advice and a global perspective on their savings and investments.



Lee Sheridan - Luxembourg Dev agency  
Private sector training expert



I am pleased with Carl's service. He has advised me on all aspects of my financial planning and keeps in touch on a regular basis with regular reviews. I would recommend Carl to anyone who wants to build a long term working relationship with a financial advisor to help them achieve their goals.



Kevork Baboyan - UNDP  
Governance and Public Finance Management Specialist



Carl did a great job of taking over our financial plan that had been performing poorly for a while. He took the time to explain, in simple terms, the options available to us and advise us on the way forward based on a research-driven process. The process helped bring clarity to my wife and me regarding our investment options in light of our risk-profile. Carl has done a tremendous job and he has put our plan back on track. He applies a personalized approach that we greatly appreciate.



Marunga Manda - USAID  
Strategic Planning; Program Advisor



I met Carl through one of my colleagues while I was working in Thailand. He advised me on my UK pension and investments, which I have followed. I would recommend anyone to work with Carl who would like independent advice.



Chris Waddington - Senior Aerospace  
Operations Manager



Carl has been outstanding, I've worked with Carl for a number years now, first meeting in Bangkok back in 2015 and still working together even after I moved to Australia. He has advised me on various areas of my planning and we are in regular contact for reviews.



Tyrn Powell - Poyster Motor Group  
Service Manager



I would recommend Carl without a doubt to anyone looking for a caring and committed financial advisor in the investment and insurance market. I had the pleasure of working with him at Infinity where he led a strict team of financial professionals. He provided clients with honest advice and ongoing follow up and servicing with his down to earth approach.



Nicki Bunclark - Regus  
Office Manager



I met Carl through a work colleague who recommended him to manage my pension. He has managed my investments over the past nine years and has kept in touch on a regular basis by sending me the valuations on a monthly basis and in person. I would recommend Carl to anyone who would like their existing pension and financial planning reviewing'.



Neil McGuigan - RMA  
Regional Trainer



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