ABOUT PWM

PWM is an independent financial advisory firm, with a rich heritage. Founded in 1996 by Viren Garach, a qualified Chartered Accountant and Certified Financial Planner – it has earned the reputation for thorough research and sound investment advice. Guided by the age old principles of client respect, integrity, professional duty and driven by technology that taps into the pulse of an ever changing investment world, PWM has the right ingredients to instil confidence in your financial affairs.

SERVICES

The demands of work, family-time and staying fit and healthy, leaves little time for the financial aspects of one's portfolio – and yet, this is where the best decisions need to be made. PWM will contribute to the balance in your life by taking the initiative needed to define, solidify and implement your financial plan. We want you to experience a sense of real partnership with PWM.

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Investment Definition: "Outlay of money in anticipation of future gain or profit."
So, are you achieving the best possible return on your investments? With the array of investment choices available, this question often goes unanswered. Our job is to give you the answer. Why not take advantage a professional written report, at no extra cost to you? A second opinion can only be beneficial.

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Wealth is created from exceptional business and financial plans – but it is nurtured and preserved only through a great Estate Plan. The wealth effect is a phenomenon that even Einstein commented on – and is quoted as saying "the greatest force in the universe is compound interest". In the context of Estate Planning, the proper transition of the assets of the deceased to the survivor or the next generation will ensure that the wealth effect continues.

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Businesses require financial plans too! All financial planning risks that could hamper the ongoing success of a business should be identified and eliminated. PWM addresses issues of business continuity, employee benefits, tax planning, investment funds within the business, funding retiring co-owners etc. In addition, PWM will arrange for a qualified CA to view your financial information, and provide comment on the efficiency of your financial structure and tax.

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As humans, it's not in our nature to consider the tragic effects of unforeseen events such as death, disability and dread disease, not only on us, but our families. We live day to day with the impression that tomorrow is certain, but as Benjamin Franklin said, "in the world nothing can be said to be certain except death and taxes." Bearing this in mind, there are 2 risk cover situations that should be avoided:

1. *Being over-insured*
2. *Being under-insured*

Either of the above 2 situations warrants an in depth review of your risk cover. As a service to our clients (existing and new), PWM offers a full and thorough analysis of the ADEQUACY and QUALITY of your risk cover, at no extra cost to you.

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ABOUT YOU

Our clients are well-established, financially stable professionals and businessmen who understand the need to invest, and who consider taking financial care of their family as a major priority. They want peace of mind, and assurance that their financial affairs are in the hands of an equipped, competent, loyal and trustworthy wealth management firm who puts the client's needs and those of their family, above all else.

The search for a highly competent financial team that you can trust, is over – PWM guarantees delivery of services to meet your expectations.

Call now, and experience the response.

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