



FORM CUSTOMER RELATIONSHIP SUMMARY JULY 2025

W1M WEALTH MANAGEMENT LIMITED
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London
SW1Y 6AH
w1m.com

ITEM 1: INTRODUCTION**W1M WEALTH MANAGEMENT LIMITED (W1M)**16 Babmaes Street
London
SW1Y 6AH

is an investment advisor registered with the Securities and Exchange Commission (SEC). Brokerage firms and Investment adviser services and fees differ, and it is important for you to understand these differences. The following information will allow you to understand our investment advisory services. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs) which also provides educational materials about investment advisers and investing.

ITEM 2: RELATIONSHIPS AND SERVICES**WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?**

We provide discretionary investment management services for retail investors such as individuals and businesses. Our investment advisers hold various advisory and discretionary management qualifications, such as the CFA that ultimately means they can provide investment advisory services to you. W1M can offer both tailored and risk rated mandate based investment services, subject to various criteria as well as the client's objectives. Each client is required to enter into a separate agreement with an acceptable Custodian to provide them with (amongst other things) custody and trade settlement services. We monitor investments on an ongoing basis via our Stock Selection Committee who put together their recommendations to buy and sell securities and in various asset allocations based on the client's attitude to risk. Our portfolio managers implement these strategies and monitor clients' portfolios on an ongoing basis. There is a Performance Review Committee and a Firm Risk Committee providing higher-level oversight of all firm portfolios. The Portfolio Dispersion Review Committee and Portfolio Risk Review Committee also support the risk and performance monitoring process. Our discretionary authority and services are set out in our Discretionary Management Agreement (DMA) that includes all material limitations. Our discretionary service involves discussing with the client, their needs, requirements and objectives for their portfolios; as well as any investment restrictions that they wish to impose, and subsequently London and Capital implementing the solution, which generally is an equity and bond solution. We do not make available or offer advice only with respect to proprietary products, or a limited menu of products or types of investments. The client's chosen service and any related terms will be fully agreed at the outset of the relationship and clearly stated in the portfolio documentation. We require a minimum account size of £1,000,000 however the adviser has discretion to waive the account minimum.

ADDITIONAL INFORMATION ABOUT W1M'S SERVICES ARE AVAILABLE ON PART 2 OF OUR FORM ADV, WHICH IS AVAILABLE AT

https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=976755

CONVERSATION STARTERS

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- Economic Risk;
- What experience, including licenses, education and other qualifications do our professionals have?
What do these qualifications mean?
- How will we choose investments to recommend to you?

ITEM 3: FEE, COSTS, CONFLICTS, AND STANDING OF CONDUCT**WHAT FEES WILL I PAY**

Assets under management	Annual fee
Private clients	0.75% to 1.50%
Small Institutional clients	0.70% to 1.25%
Large Institutional clients	0.50% to 1.00%

In certain circumstances some clients may be charged a fixed management fee. W1M does not charge any performance fees. W1M's management fees are generally paid quarterly, in arrears, based on the value of the account(s) as of the close of the previous quarter, adjusted for inflows and outflows during the quarter, or unless otherwise negotiated with the client as provided for in the management agreement. Fees will generally be deducted directly from the Custody account pursuant to the written management agreement between W1M and the client.

These arrangements are governed by the terms set out in the client agreement and applicable fee schedule and may differ depending on the service model, account structure, or commercial negotiation

From July 2025, the charges below will apply only to clients who have signed the updated Terms and conditions.

ASSETS UNDER MANAGEMENT	ANNUAL FEE
On the first £5 million	1.00% per annum
On the next £10 million	0.90% per annum
On the next £10 million	0.80% per annum
Thereafter	0.70% per annum

For certain clients, management fees are generally paid quarterly, in arrears, based on the value of the account(s) as of the close of the previous quarter, with adjustments for cash inflows and outflows during the fee period. For other clients, management fees are paid quarterly, in arrears, based on the average daily value of the account(s) over the previous quarter, without adjustment for interim movements in capital.

These arrangements are governed by the terms set out in the client agreement and applicable fee schedule and may differ depending on the service model, account structure, or commercial negotiation.

Management fees will either be debited from the underlying portfolio or deducted directly from the Custody account. These arrangements are governed by the terms set out in the client agreement and the applicable fee schedule may differ depending on the service model, account structure, or commercial negotiation.

For certain clients, a custody fee of 0.03% per annum is charged, in arrears, based on the daily average of the value of the portfolio's assets under management over the previous quarter. In certain circumstances some clients may not be charged a custody fee.

Custody fees are debited from the underlying portfolio pursuant to the written agreement between W1M and the client.

These arrangements are governed by the terms set out in the client agreement and applicable fee schedule and may differ depending on the service model, account structure, or commercial negotiation

Other fees may apply such as custody, execution and settlement costs, broker fees and transaction costs. A full cost disclosure will be made prior to investing. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

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CONVERSATION STARTERS

- How can we help you understand how fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?"

**WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISER?
HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?**

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means. We manage accounts for multiple clients, and we allocate our time based on each client's needs. Our firm earns more as we expand our client base and grow our assets under management, and we seek to balance our staffing with the individualized needs of each client.

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HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

All staff are employed with a basic salary and a potential for bonus. Bonuses are linked to the overall profitability of the company and individual metrics including staff's compliance with internal policies and procedures. All bonuses are agreed at the Remuneration committee which reports to the Group Board.

ITEM 4: DISCIPLINARY HISTORY

DO YOU OR YOUR FINANCIAL PROFESSIONS HAVE LEGAL OR DISCIPLINARY HISTORY?

No; W1M and its employees have never been involved in any legal or disciplinary events that would be material to a client's evaluation of the company or its personnel.

CONVERSATION STARTERS

- As a financial professional, do you have any disciplinary history? For what type of conduct?

ITEM 5: ADDITIONAL INFORMATION

For additional information visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research you and your financial professionals. To report a problem to the SEC, visit [Investor.gov](https://www.investor.gov).

If you have a problem with your investments or investment account, please contact us on 0207 396 3200. A portfolio manager will be assigned to your account. If you have further concerns on any other matters you may reach out to our Chief Compliance Officer.

CHIEF COMPLIANCE OFFICER

Dominic Crabb

T 020 7396 3200

or email dominic.crabb@w1m.com

CONVERSATION STARTERS:

- Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?
- Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

This is a marketing communication and the material provided is for information only. Nothing contained herein constitutes investment, legal or tax advice or a personal recommendation to trade. Information is correct at the time of going to press.

The value of investments and any income from them can fall as well as rise and neither is guaranteed. Investors may not get back the capital they invested. Past performance is not indicative of future performance. Tax legislation can change at any time.

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