

The background features several thin orange diagonal lines and two thicker orange diagonal bars. One thin line runs from the top right towards the center. Another thin line runs from the middle left towards the center. A third thin line runs from the bottom left towards the center. Two thick orange bars are located in the bottom right corner, one above the other, both slanted upwards from left to right.

# Financial planning with PURPOSE

“The best way to predict the future is to create it.”

ABRAHAM LINCOLN

DAVID JAMES WEALTH  
USA



# WHY

## David James Wealth USA?

Even talent, experience and strong finances need a helping hand to cross the Atlantic. With very different taxation, investment and advisory systems to navigate, it's easy to be blown off course.

So how do you meet these challenges, achieve your personal ambitions and ensure your journey across the Atlantic to the US or UK is plain sailing?

### THE ANSWER IS DAVID JAMES WEALTH USA.

We've taken that journey, having lived & worked both in the USA and the UK. We have a rich understanding of the challenges facing you in the short, medium and long term, in both territories.

And we can help you overcome them.

But we're not in the habit of selling products, we advise on all important financial matters including:

- Cross-Border Financial Planning
- US & UK Wealth Management
- Relocation Planning
- Tax-Compliant Investing
- UK Pension Planning

“The Atlantic taught me that no matter how huge and seemingly impossible the task, anyone can

**ACHIEVE**  
extraordinary things”

ROZ SAVAGE, ROWING THE ATLANTIC

Advisory services in the United States are offered and provided through Blacktower Financial Management (US) LLC, a registered investment adviser. Registration as an investment adviser does not imply a certain level of skill or training and does not imply endorsement by the Securities and Exchange Commission (SEC) or any state. No promises or guarantees are offered that you will attain your financial or investment goals or objectives.

David James Wealth USA is an Appointed Representative of Blacktower Financial Management Limited and a member of Nexus Global (IFA Network) which is a trading name of Blacktower Financial Management Limited who are authorised and regulated in the UK by the Financial Conduct Authority. FCA Reference: 188611.



# MONEY

We work hard to earn it.  
But to what end?

To many people it's a barrier to freedom.

The thing that blocks us from living the life we want to lead.

But many people haven't stopped to think about what that life actually looks like.

So, before we start talking growth, yields and percentage increases,

**WE LISTEN.**  
**WE LISTEN TO YOU.**

And then we help you devise a Plan with Purpose to achieve your goals and to get the very best from your finances.

We'll be by your side every step of the way.

Our cross-border expertise means we are ready to manage your money seamlessly, wherever it sits.

Mortgages, pensions, insurances, stocks, shares, bonds, property, savings, tax planning - we bring all of these aspects together in one safe place.

And by seeing the full landscape of your investments, you can be sure that we can provide professional advice that makes the most of these assets.

Our industry is highly regulated and rightly so. We've got all the accreditations and are part of the Blacktower Financial Management (US) LLC network, who manage over \$2 billion of funds across the US and Europe.

But we don't just talk numbers and certificates. No, we talk about the transitions that your life will inevitably go through.

Some of them planned and some of them unexpected.

We talk about your hopes, dreams and aspirations.

And then we help you achieve them, while you live life to the full.

We call it **FINANCIAL PLANNING WITH PURPOSE.**

\*Mortgages, insurance and property products not available in the United States. Referrals to other professionals are provided. Advisory services in the United States are offered and provided through Blacktower Financial Management (US) LLC, a registered investment adviser. Registration as an investment adviser does not imply a certain level of skill or training and does not imply endorsement by the Securities and Exchange Commission (SEC) or any state. No promises or guarantees are offered that you will attain your financial or investment goals or objectives.

David James Wealth USA is an Appointed Representative of Blacktower Financial Management Limited and a member of Nexus Global (IFA Network) which is a trading name of Blacktower Financial Management Limited who are authorised and regulated in the UK by the Financial Conduct Authority. FCA Reference: 188611.

# FOCUS?

WHAT'S  
YOUR

Whichever side of the Atlantic you live on,  
and whichever side you plan to be on long term,  
we can take care of everything for you.

Across both the UK and the US, we can take the stresses  
away and provide peace of mind at every stage, leaving you  
free to live your life.

Our advice is bespoke, completely tailored to you and you  
alone. It's not about what we've done for others, it's what we  
can do for you.

The actions you need to take will vary according to your  
own personal circumstances.

## WEALTH CREATION

Helping you build up your savings and assets,  
putting you on the path to the future you want.  
You don't have to be hugely wealthy to start now.

## WEALTH MANAGEMENT

Keeping your money in the right name, ownership  
and tax shelter - where it will work hard for you today  
and tomorrow.

## WEALTH PRESERVATION

Ensuring your assets maintain their value, give you  
the life you want into your later years, and can be  
passed on as tax efficiently as possible.

## Seeing the **full landscape** of your finances

For every outcome, there is a solution, and specific tools for the job.  
Many advisers will want to push a particular product or service.  
We like to talk about the whole picture.

The full range of your financial affairs can, and should, all work  
together towards your purpose. Which is why we listen carefully to  
everything you have to say before working out exactly what you  
need. Everyone's case is individual.



# Our PROCESS

## Designed for positive results

Before we can advise you where to invest and why, we need to understand your current finances and your objectives, so that we can ensure you're doing the right thing.

Our team can strip away the complexity of splitting your finances between countries with one simple solution.

We will work closely with you to protect your assets and investments with confidence while maximising their potential growth.

Our network of professional partners allows us to offer a diverse portfolio of services, whatever your circumstances are.

If you want to talk to us about any details, simply get in touch. You'll get expert, professional advice, as and when it matters most.  
[www.davidjameswealthusa.com](http://www.davidjameswealthusa.com)

Advisory services in the United States are offered and provided through Blacktower Financial Management (US) LLC, a registered investment adviser. Registration as an investment adviser does not imply a certain level of skill or training and does not imply endorsement by the Securities and Exchange Commission (SEC) or any state. No promises or guarantees are offered that you will attain your financial or investment goals or objectives.

David James Wealth USA is an Appointed Representative of Blacktower Financial Management Limited and a member of Nexus Global (IFA Network) which is a trading name of Blacktower Financial Management Limited who are authorised and regulated in the UK by the Financial Conduct Authority. FCA Reference: 188611.

[WWW.DAVIDJAMESWEALTHUSA.COM](http://WWW.DAVIDJAMESWEALTHUSA.COM)

Like everything we do, our process is straightforward and easy to understand:

### 1. LISTENING

You're probably tired of advisers pushing products at you, trying to get your money. That's not our way. When we have a meeting, you'll be doing the talking for 70-80% of the time. We'll listen, see exactly where you're at and help you find clarity on your vision and objectives for life. We want to know everything. Only then will we be able to work out the plan to meet your aims.

### 2. PLANNING

We set your plan in action and start to turn your vision into reality. This is all about wealth creation, management and preservation to ensure you can both enjoy life now and secure the future you would like to enjoy. Whether you're US or UK based, and no matter what your future plans are, we will work with you every step of the way to realise your ambitions.

### 3. IMPLEMENTING

It's all about timing. Knowing what you'll need, and when. Have you considered everything you might expect in the coming years? What about the unexpected - injuries, divorce, windfalls? We'll work out a detailed roadmap for what will happen with your wealth as you progress through all the stages of your career and what you need to transition smoothly into a comfortable later life.

### 4. REFINING

Nothing ever stays the same. And financial management is an ongoing process. If your priorities change, or markets shift, we'll hone your plan so that it stays on track to meeting your objectives. We usually meet clients at least once a year to review, and this is where the process of listening starts again.

### Advice and decisions driven by knowledge, passion and balance.

As a team we work in harmony together, each bringing our own insights, skills and specialist knowledge to the table. We're part of the New York based Blacktower Financial Management LLC, who manage over \$2 billion of funds across the US and Europe in funds worldwide.

Between us, our team has first-hand experience in the fields of professional sport, performing arts, legal advice and media. And we've also enlisted a behavioural economist to help our clients gain clarity of purpose around their wealth.

### What's the purpose you need to plan for?

What matters to you now and what do you feel will matter to you in the future? Make a positive step to making it happen and get in touch today.

Meet our team by scanning the QR code below:





# PEACE

## of mind comes as standard

### Does all this seem like it's too far in the future?

Differing taxation laws, punitive fines and two complex but very different regulatory frameworks can result in treacherous headwinds for the unwary.

But with experience on our side, we can help you take the necessary steps to navigate your finances.

And we know that things can change. But we'll be with you every step of the way to provide seamless advice on both sides of the Atlantic.



#### KEEPING ON TRACK

We track our clients' investments on a regular basis to make sure they're performing according to plan, and act quickly if changes need to be made.

#### ENSURING YOU'RE INFORMED

We'll keep you up-to-date on any changes that will affect your funds and their value. It's your money and it's your future.

#### MEETING ANNUALLY

We meet clients once a year to review their portfolio, but we can also offer advice more often should circumstances require.

#### TRANSPARENT COSTS

Our fees are as simple as our services. We charge a single fee for the set-up of your plan, and then a separate charge for looking after your funds on an ongoing basis. Occasionally a provider covers our fee, and we will always tell you if this is the case. Everything is completely open.

### Pulling back the curtain on money management

We look at all your money matters under one plan, show you how they can be arranged to create the outcomes you desire - both now and in later life - and why it's wise to start now. And we'll do so in a way that's easy to understand.

A Tax and legal advice is not provided by Blacktower Financial Management (US) LLC or its advisory representatives. Legal, tax and accounting advice must be obtained through legal and/or accounting professionals.

Advisory services in the United States are offered and provided through Blacktower Financial Management (US) LLC, a registered investment adviser. Registration as an investment adviser does not imply a certain level of skill or training and does not imply endorsement by the Securities and Exchange Commission (SEC) or any state. No promises or guarantees are offered that you will attain your financial or investment goals or objectives.

David James Wealth USA is an Appointed Representative of Blacktower Financial Management Limited and a member of Nexus Global (IFA Network) which is a trading name of Blacktower Financial Management Limited who are authorised and regulated in the UK by the Financial Conduct Authority, FCA Reference: 188611.



“The best time to plant  
a tree was 20 years ago.  
The second-best  
time is now.”

ANCIENT CHINESE PROVERB

Has getting things organised been on your mind?  
**Get in touch**

With offices in London, and being part of Blacktower Financial Management LLC based in New York, we bring a refreshingly open approach to financial planning in the heart of the city - across both the UK and US.

It only takes a minute to drop us a line or pick up the phone. The decisions you make today will influence your life for decades to come.

**Talk to us – we're ready to listen.**

+44 (0)20 3989 5530

davidjameswealthusa.com



**UNITED KINGDOM**

Northumberland House  
303-306 High Holborn  
London WC1V 7JZ

Advisory services in the United States are offered and provided through Blacktower Financial Management (US) LLC, a registered investment adviser. Registration as an investment adviser does not imply a certain level of skill or training and does not imply endorsement by the Securities and Exchange Commission (SEC) or any state. No promises or guarantees are offered that you will attain your financial or investment goals or objectives.

David James Wealth USA is an Appointed Representative of Blacktower Financial Management Limited and a member of Nexus Global (IFA Network) which is a trading name of Blacktower Financial Management Limited who are authorised and regulated in the UK by the Financial Conduct Authority. FCA Reference: 188611.

Financial planning with  
**PURPOSE**

**DAVID JAMES WEALTH  
USA**