THE POWER OF DISCIPLINE, SIMPLICITY AND FOCUS
Established in the U.K. in 2013, Kempton Asset Management is an independent global financial broker. Founded on a legacy of doing things the right way, Kempton have grown from strength to strength, establishing ourselves as one of the leading advisory firms in Europe and Latin America.

Every day brings a new set of investment challenges and opportunities. Through our unique combination of expertise, research and global partners, we work tirelessly to anticipate and advise on what comes next - applying collective insights to help keep our clients at the forefront of change.

With over 22 years of combined experience, our Founding Partners have developed strategic relationships with over 30 of the world’s leading financial institutions & investment banks, meaning that you will no longer be restricted to the investment solutions in your local market.

PortFolio Management

At Kempton Asset Management, utilising our relationships with our international partners, we have developed a broad array of investment services that span geographic regions, asset classes, styles and objectives for risk and return.

Whether you are looking for a platform to invest in equities, bonds, ETFs or mutual funds, we can design a plan and strategy to help meet your goals.

Some of the main reasons why our clients enjoy working with Kempton include:

> Accounts in strong currency (USD, GBP, EUR, JPY, CHF, HKD)
> Tax efficient jurisdictions
> Expert financial advice
> Comprehensive investment solutions
> Driven by research excellence
> Personal financial advisor
After dedicating so much to your career, it’s important to have a retirement that works for you. Whether you prefer to explore the world or enjoy the comforts of home, a tailored savings plan gives you the freedom to choose. From writing a novel to walking the Inca Trail, or from buying a sports car, or meeting the costs of your child’s wedding; everyone’s dreams are personal to them – at Kempton Asset Management, we will help you analyse the important factors and help create a plan to meet your financial objectives.

**RETIREMENT PLANNING**

“Start today and see your investment portfolio grow…”

**QUESTIONS TO CONSIDER WHEN PLANNING YOUR RETIREMENT.**

- How can I maintain my current lifestyle?
- When should I start?
- How much do I need?
- How long should I save for?
- How will inflation impact the value of my savings?
- What happens if my circumstances change?”
Every parent wants what’s best for their children, that’s why at Kempton Asset Management we have a dedicated team of experts who specialise in researching the best education plans on the market to help our clients provide the best start in life to their children.

Our team of dedicated advisors can help you analyse the impact of Education inflation in your home country and calculate the impact of that inflation over time, so when the time comes to send your children to university, there won’t be any surprises.

According to topuniversities.com and collegeboard.org, the average cost to attend a university in the US was $49,376 a year in 2016/17. But of course, if your children aren’t born yet, that annual cost will be considerably higher by the time they go to college. In Latin America the average cost of a top university today is around USD 60,000 for a 4 year course. But with educational inflation averaging 7% over the last 15 years, we would expect that number to exceed USD 200,000 in 18 years’ time.

Which is why starting to plan for your child’s education early can significantly ease that process when they start to think about what and where they want to study.

“The best time to start to invest for your future is now”.
INTERNATIONAL PERSONAL BANKING

You don’t have to be there to bank there

From helping you manage the unexpected surprises life can throw your way to nurturing the prosperity of your family and planning for the future, Kempton’s range of banking solutions are designed to help you live your life.

Our strategic partners will help you open accounts in strong currencies such as US Dollars, GB Pounds or Euros. Placing your assets in a strong currency will not only make life easier when travelling around the world but also give you the peace of mind, knowing that your savings are protected should there be a devaluation in your home currency.

Some of the key features of our banking options include:

- Available in a selection of strong currencies USD Dollar, GB Pounds, Euros, Australian Dollar
- Mobile Banking
- 24/7 Helpdesk
- Visa Debit Card
- International Transfer Facility
- Unlimited deposits and withdrawals
Maintaining your standard of living in the future is likely to be a key element of your financial planning. However, delaying the saving process can have a dramatic effect. The longer you delay starting to save, the more you must save to reach your objective. The chart below illustrates this point with an assumed net growth of 9% per year.

The graph below shows the monthly investment level required in order to generate USD 1 million by the age of 55. (Considering a net return of 9% p.a.)

<table>
<thead>
<tr>
<th>AGE</th>
<th>MINIMUM MONTHLY PREMIUM REQUIRED</th>
<th>DURATION OF POLICY</th>
<th>TOTAL PREMIUM REQUIRED TO ACHIEVE US $1 MILLION AT AGE 55</th>
</tr>
</thead>
<tbody>
<tr>
<td>30</td>
<td>$1,053</td>
<td>25 years</td>
<td>$315,900</td>
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<tr>
<td>35</td>
<td>$1,729</td>
<td>20 years</td>
<td>$414,960</td>
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<td>40</td>
<td>$2,983</td>
<td>15 years</td>
<td>$536,940</td>
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<tr>
<td>45</td>
<td>$5,689</td>
<td>10 years</td>
<td>$682,680</td>
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Source: “Friends Provident International”
WHY CHOOSE KEMPTON?

Our diverse team originates from 15 different countries spread across 4 continents.

Our team of Financial Advisors have combined over 100 years of experience.

Our service team are capable of assisting clients in 12 different languages.
At Kempton Asset Management, we’re dedicated to one goal; delivering exceptional asset management to our clients.

We’ve already helped over 1000 clients in 3 continents begin their investment journey, so contact us today to schedule an appointment with one of our financial experts and start preparing for your future.