



JMS

Investment Services &
Products

Important Information



Under no circumstances does the information in this brochure constitute or form part of any offer for sale or subscription of securities, or any invitation to offer to buy or subscribe for securities. The content is provided solely for educational purposes.

JMS Wealth Management is a well-known international wealth management firm. Among the services we offer are investment management, fiduciary services, and brokerage.

Our ethos is one of personal service, as evidenced by the long-term relationships we have built, many of which span multiple generations of the same family.

This has resulted in a strong sense of continuity, and new referrals from existing customers attest to the trust established through our approach.

Your investment manager oversees making decisions about your portfolio, and he or she is backed up by a team of highly competent and experienced professionals who ensure consistency and assurance.

Regulators

JMS is authorised and regulated by the Central Bank of Ireland under C167890 & by The Commerce and Economic Development Bureau of the Hong Kong Special Administrative Region under CR. 1118043.

The Central Bank of Ireland regulates more than 10,000 firms providing financial services in Ireland and overseas. This regulation is undertaken through risk-based supervision, underpinned by a credible threat of enforcement. Their objective is to ensure financial stability, consumer protection and market integrity.

The Commerce and Economic Development Bureau is responsible for policy matters on Hong Kong's external commercial relations, inward investment promotion, intellectual property protection, industry and business support, tourism, consumer protection and competition.

Your compensation scheme

The Financial Services Compensation Scheme (FSCS) protects us. If we are unable to fulfil our commitments, you may be entitled to compensation from the scheme. This is dependent on the type of company and the claim's conditions.

Further information about compensation scheme arrangements is available from the FSCS.



With offices in Ireland, Hong Kong, and the United States, JMS is a specialist investment manager. Our wealth advisers are dedicated to establishing long-term relationships with their clients based on outstanding personal service and investment knowledge.

You may want to retire at a certain age or provide a better education for your children; whatever stage of life you are in, it is never too early or too late to begin planning. We can develop customized investment solutions once we have defined your financial goals and objectives.

We understand that our suggestions must be considered in the context of your overall wealth strategy. That is why we collaborate with you to learn about your situation and your goals.

Whatever level of service you need, we think no one is better suited to assist you in managing all aspects of your wealth than we are. However, you should be aware that investing entails some risk. The value of your investments may decline, and you may lose money – we cannot eliminate risk, but we can try to reduce it and manage it.

Investment Services

We can assist you in a variety of ways, depending on your needs. You will make your own investment decisions while benefiting from expert investment advice and our global research capabilities. You can have us handle some or all your investments if you do not want to make your own investment decisions. If you want to trade directly on the financial markets, we will follow your instructions precisely and promptly. You can choose one or more of these options, or you can combine them to create a custom solution.

Our Financial Planning service will assist you in ensuring that your assets are organized efficiently and that a clear plan is formed to help you achieve your goals. Goals and our ability to assist you in planning are rarely static.

Wealth Advisory

Through tax-efficient trust systems and insurance solutions, our technical expertise and experience will help you better protect your wealth.

Our advisers provide estate, retirement, and financial planning advice to help you navigate the often-complex personal problems you face, whether your wealth came from a successful business or a family inheritance. Employers and companies will benefit from our comprehensive solutions, which include share plans and employee benefit trusts.

JMS Philosophy



A value-driven investment strategy that prioritizes the financial well-being of our dynamic customers by providing absolute returns.

The delivery of unique and meaningful outcomes for each client under our care is central to our philosophy. To accomplish this, we begin by identifying what is important to our clients and ensuring that their immediate needs are met, before developing a vision for the future through a carefully designed investment plan that aims to realize and sustain a desired lifestyle.

JMS creates customized investment management solutions based on the wishes and objectives of each client. We hold fast to our own convictions and place a high value on the value we generate by adhering to the underlying philosophies that allow us to serve a diverse, global client base.

We use a disciplined investment process that draws on our extensive experience and current market perspectives to achieve risk-adjusted performance. Technical analysis and practical experience combine to provide informed insights into every investment decision we make.

As value investors, we believe that efficient markets present less than acceptable levels of value as vast numbers of participants share equal access to available information. Valuations usually surpass levels that make sense to us under effective conditions.

In other words, efficient markets compel investors to pay exorbitant prices. We believe that by paying more than an asset's intrinsic value, investors expose their capital to greater risk and forego similar rewards.

Portfolio management is handled in a specialized manner by us. Rather than diluting portfolio effectiveness with a variety of styles, we believe that targeted diversification is the most effective way for our clients to achieve their objectives.

Unlike the popular belief that underpins Modern Portfolio Theory, we believe that true diversification is a dynamic process that necessitates a laser-like emphasis on investor preferences and particular return profiles. As a result, we strive to provide absolute investment returns in order to mitigate the negative effects of underperforming asset classes, industries, or regions.

JMS Services



We will provide the level of service that suits you, whether you are an experienced or first-time investor.

We are privileged to work with a prestigious clientele that includes individual investors, entrepreneurs, and multi-generational families. Our clients and their requirements differ from one to the next; as a result, our services have been designed to accommodate the changing preferences that are needed during the course of the project.

Our seasoned professionals will work closely with you to develop a custom strategy that seeks to realize your investment goals, whether you are a savvy investor looking for a dedicated advisory service or a young professional just starting out.

Investment Management

Rather than expect you to fit into us, we approach the management of your investments by gaining an in-depth understanding of what is important to you now, and what will be important to you in the future. We know that no two people and their circumstances are the same. Because of this we believe that no two investment strategies can be moulded to perform for a single, anticipated outcome.

Financial Planning

Financial planning services for the rest of your life, taking into account your current needs as well as your long-term wealth. Our financial planning strategies ensure that as your preferences change over time, your finances are in place to support your preferred lifestyle.

Planning for the important aspects of your financial life is often a complex process that evolves over time. A flexible financial plan accommodates changes in investor preferences as assets are allocated to make the most of your capital and prevent the potential consequences of unexpected events at each stage of your life cycle.

Retirement Planning

It is critical to keep an eye on your retirement fund to ensure that you are on track to fulfil your objectives. Compound growth works best for those who plan for asset accumulation over a long period of time. Irrespective of whether you are near retirement age or are beginning to build your pension, our financial planning specialists can help you to answer the critical planning questions.

Advisory Services



Control your own portfolio while receiving expert guidance along the way.

While working alongside your personal advisor, our Advisory Services encourage you to make your own decisions and express your personal investment views. We can provide the appropriate level of advice for your needs, whether you are confident in your own skills or are new to investing.

All of our recommendations will be thoroughly discussed with you before you make your final decision, as the service is intended to be highly collaborative. Our method is intended to ensure that you fully comprehend the reasoning and risks associated with any investments you make, as well as how they will fit into your overall wealth strategy.

You keep control of your portfolio while receiving ongoing professional advice and execution, as well as access to some of the world's best product suppliers and investment solutions that have been pre-screened through our rigorous selection process. We will notify you of new investment opportunities, trends, and themes as they emerge, and we will give you proactive advice on risk rating and asset allocation.

Access to research and recommendation

Our investment advisory service offers access to a global network of contemporary research and the special ability to unlock value-driven investment opportunities that are normally reserved for institutions for active investors following events across the global marketplace.

We collaborate closely with clients to develop an investment framework based on a custom client profile that identifies a number of factors that influence investment decisions and strategies. Understanding risk tolerance, return requirements, and timeline horizon are just a few of the aspects that go into creating a custom profile.

Features of our advisory service

- Tailored solutions to meet your short- and long-term investment goals
- Direct and unrestricted access to a dedicated investment specialist who is responsible for making asset allocation recommendations as markets and investor preferences change
- We provide the information; you make the final decision on your investments.

Portfolio Management



For investors who want an actively managed portfolio but do not want to deal with day-to-day decisions.

Portfolio management is at the heart of our investment management offering, allowing investors to focus on the most important aspects of their professional and personal lives.

Our discretionary management service offers diversified portfolio exposure while taking into account the outcomes determined by individual clients' expectations. We aim to provide coherent long-term returns while navigating the complexities of short-term volatility. An active, disciplined management style with a dedicated emphasis on achieving absolute returns, in our experience, gives our clients peace of mind in knowing that their assets are continuously working to deliver favourable outcomes.

Our active management approach, by its very nature, incorporates elements of flexibility as the strategic allocation of assets navigates the peaks and valleys of global markets. Being adaptable in our approach allows us to mitigate the effects of rising volatility while still being ready to seize value-driven opportunities as they arise.

Portfolio Design

Diversified investment strategies combine asset classes to create a balanced vehicle in anticipation of a predicted outcome, taking into account the specific characteristics of each client. Portfolios are built on a variety of platforms in order to conserve or increase wealth over time.

Portfolio Management

Portfolios managed by JMS benefit from active management based on a philosophy that prioritizes absolute returns. Unfortunately, as market volatility rises and global economic performance remains stagnant, buy-and-hold strategies are no longer a safe bet.

We believe that, in the current economic climate, with ever-changing conditions, investors prefer the security of periodic returns, regardless of market conditions. Many investors have lost money by holding depressed assets in the hope that their values will recover in the long run.

Financial Planning



JMS has the expertise to assist you in achieving your long-term goals for yourself and your family's future.

JMS offers a bespoke financial planning service that focuses on putting your investment strategy to work. Our Wealth Adviser will use his or her technical knowledge and experience to find opportunities that will help you better protect your assets.

We at JMS think that the best time to begin planning for the future is right now. We focus on gaining a thorough understanding of each client as we determine lifestyle preferences, income requirements, capital provision for significant life events, educational needs, and more.

Your carefully crafted financial plan serves as a blueprint for your life, giving you peace of mind that your retirement years will be taken care of, that your dream of owning a second home will be realized, and that your future generations will be protected in the event of your death.

It is critical to keep an eye on your retirement fund to ensure that you are on track to fulfil your objectives. Compound growth works best for those who plan for asset accumulation over a long period of time.

Whether you are approaching retirement or just starting to save for your retirement, our experts will assist you in answering these critical planning questions;

- Do you have enough money in your pension to live the lifestyle you want?
- Do you know how much income you will need to maintain your lifestyle and how to get it from your pension funds?
- Do you know how your current pension plans are performing in comparison to your projected income needs?
- Pension rules are changing all over the world; do you understand how these changes will affect your pension allowances?

While it is easy to overlook how your finances will perform in the future, knowing the answers to the above questions will help you ensure that your financial future is secure. Our experts work closely with each client to improve upon existing plans and to maximize efficiencies in areas where they may be missing. The ultimate goal is to create a retirement plan that allows you to live comfortably in your golden years.

Estate Planning



Getting your estate in order so that your loved ones and desires are the only ones who benefit from your fortune.

Leaving a Legacy of Worth

Inheritance tax is often dismissed as a one-time levy imposed on wealthy beneficiaries during the estate distribution process. While governments place tax liabilities for good reason, there are strategies to limit liabilities that can be considered as part of a holistic wealth management solution.

JMS has a long history of assisting clients with their tax concerns. We take advantage of the advantages that trust systems provide to reduce tax liabilities both during and after death. Our dedicated tax experts and trust attorneys will assist you in determining the best course of action as you strive to maintain a comfortable lifestyle while planning to leave a lasting legacy for your heirs.

When addressed at the earliest possible stage in life, effective estate plans can have a significant impact on tax mitigation. In most cases, distribution schedules created as part of an investment trust are used to legally avoid inheritance tax exposure.

As a result, the beneficiaries of your fortune have a much richer legacy experience, which you will witness while continuing to live your life on this planet. Needless to say, this is one of the most rewarding aspects of the wealth management process.

Estate planning and tax planning are essential components of wealth management services. Those who are married, have children, and/or own a company should pay special attention to these aspects.

Investment management and the returns it generates are only as good as the taxation structure that supports it. When tax liabilities are factored into the bottom line, impressive returns on investment become mundane.

We provide professional advice to ensure that your investments are tax effective, so you not only reap the benefits of increased wealth, but your loved ones' liabilities are carefully handled during the wealth distribution process after your death.

Ethical Investment



Ethical investing allows you to profit while staying true to your ideals, whether you care about a cause, driving social change, or how a business or country conducts itself.

Our ethical investment team was formed as part of a larger effort to prioritize long-term investment management for a growing number of clients who choose to invest only in ethical and socially responsible securities, ensuring that capital is directed toward issues that are consistent with investor values.

Investing in line with your values

We continue to present a fully personalized approach to investment management without compromising the beliefs of clients who place a great deal of value on matters close to their hearts, understanding that our clients are special and that their values vary from one another.



Become Our Client

When you become a JMS client, our knowledgeable staff will assist in determining the "why" behind your decisions, the "what" your financial future holds, and the "how" you will achieve your lifestyle goals.

[Learn More](#)

Investing for a greater good

By investing with JMS, each dedicated investment manager ensures that each client's unique investment preferences are written into a personalized investment profile, which is used to guide all investment activities and decisions.

Ethical investment portfolios under our management ensure that industries and businesses operating outside of these desires are avoided by incorporating commercial, ethical, and environmental preferences into the asset allocation mix.

We believe that with investment comes an influx of innovation - innovation that is often the driving force behind change - change for the better. JMS, too, places a high value on the business practices of businesses that are committed to long-term sustainability.

We continue to support well-managed companies and have a long track record of providing private equity funds for innovative innovations that aim to create long-term solutions.

Investing in IPOs



An IPO, also known as a stock market launch or a float, is a public offering in which a company's shares are sold to institutional and, in most cases, retail investors. An IPO is underwritten by one or more investment banks, who also arrange for the shares to be listed on one or more stock exchanges.

Underwriting due diligence is used to price a company's IPO shares. When a company goes public, private share ownership converts to public ownership, and existing private shareholders' shares are valued at the public trading price. Special provisions for private to public share ownership may be included in share underwriting. In general, the transition from private to public is an important time for private investors to cash in and earn the expected returns.

When a company decides to raise money through an IPO, it does so only after careful consideration and analysis to ensure that this exit strategy maximizes early investor returns while still raising the most capital for the company. As a result, when the IPO decision is made, the chances of future growth are going to be high, and many public investors will be waiting in line to purchase shares for the first time. IPOs are frequently discounted to ensure sales, which makes them even more appealing, particularly when the primary issuance generates many buyers.

Initially, the underwriters set the price of the IPO through their pre-marketing process. The IPO price is based on the company's valuation using basic methods at its core. Discounted cash flow, which is the net present value of a company's expected future cash flows, is the most common approach used. On a per-share basis, underwriters and interested investors consider this value. Equity value, business value, comparable firm adjustments, and other methods may be used to determine the price. Demand is considered by the underwriters, but they still discount the price to ensure success on the IPO day.

Overall, the path to an IPO is long and winding. As a result, public investors who are developing an interest in the offering will keep track of emerging headlines and other information along the way to complement their evaluation of the best and potential offering price. Large private accredited investors and institutional investors usually participate in the pre-marketing process, and their demand has a significant impact on the IPO's trading on its first day. The public does not become involved until the final day of the offering. All investors are welcome to join, but individual investors must have trading access. Individual investors can obtain shares by opening an account with a brokerage platform that has obtained an allocation and wants to share it with its customers.

Cryptocurrency



Cryptocurrencies are online-only digital currencies that use peer-to-peer technology to run. Unlike fiat currencies, which are issued and backed by a country's central bank, cryptos do not have a paper counterpart and are not controlled by a central bank. Various encryption algorithms and cryptographic methods, such as elliptical curve encryption, public-private key pairs, and hashing functions, are used under the term "crypto."

Cryptocurrencies, however, can be used in the same way that any other currency can: as payment or as an investment. They can be bought in small fractions of a coin on certain exchanges or directly online on different platforms, and they can theoretically be used for both small and large purchases. They allow people to send money in the same way they send emails, with much faster transaction times than using a bank, lower fees, no credit cards, and no middleman.

While the benefits of cryptocurrencies are undeniable, they also come with several risks to consider as an investment and a transaction currency. To begin with, the decentralized nature of cryptocurrencies has a disadvantage in that there is no government backing, which means there is no government protection.

While the blockchain itself has not been hacked, there have been thefts from cryptocurrency exchanges. Customers' digital wallets, which they use to store cryptocurrencies, may also be susceptible. A digital wallet could be drained if the codes are stolen — for example, through the hacking of a smartphone on which they are stored.

Bitcoin, which was started in 2009 by an individual or group known only by the pseudonym Satoshi Nakamoto, was the first cryptocurrency to catch the public's attention. Only 21 million bitcoins will ever be mined. As of July 2020, there were over 18.4 million bitcoins in circulation with a total market value of around \$200 billion.

Surprisingly, even though 18.4 million Bitcoins were mined in just over ten years, the remaining 2.6 million would take another 120 years to mine. This is due to the halving of Bitcoin. The number of Bitcoins generated per block (a new block is formed every 10 minutes) is cut in half every four years. The current mining reward per block is 6.25 Bitcoin. It will fall to 3.125 BTC per block in 2024.

Bitcoin's success has spawned a slew of competing cryptocurrencies, including Litecoin, Ripple, and Dogecoin, as well as Ethereum, EOS, and Cardano, all of which are referred to as "altcoins." There are thousands of cryptocurrencies in existence today, with a market capitalization of over \$1.5 trillion (Bitcoin currently represents around 60 percent of the total value).

Contact Us



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