



# Wealth: How the World's High-Net-Worth Grow, Sustain, and Manage Their Fortunes

*LASTMerrill Lynch, LASTCapGemini*

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It is true that the rich do get richer, and more plentiful. Around the world, there are almost 10 million millionaires, controlling an enormous pool of assets of some US\$37 trillion.

Just how do the very rich acquire their wealth, and how do they manage and grow it at a faster rate than the average investor? The wealthy are trendsetters in the world of finance and investment; learning about how they acquire and build their fortunes can help any investor achieve superior results and returns.

In *Wealth*, Merrill Lynch and Capgemini present a readable guide on what drives the success of HNWI's, as well as the trends, growth, increased complexity and competitiveness of the global wealth management market, all based on over a decade of research.

Full of wealth-building strategies for HNWI's everywhere, as well as for those who aspire to join their ranks and those who advise them, *Wealth* is a complete guide to successful holistic wealth management.

Comprehensive coverage includes:

- What you should aspire to achieve with your wealth management goals.
- New ways in which HNWI's should be thinking about planning for the future.
- How to get to the next level of wealth.
- Trends, similarities and differences in various regions around the world.
- Innovative approaches to asset allocation and alternative investments.
- The increasing role of philanthropy, the growing importance of inter-generational wealth transfer, and other emerging issues for HNWI's.
- In-depth interviews with prominent high-net-worth and ultra-high-net-worth individuals as well as advisors.
- Provocative thinking on where the future of the wealth management industry is going.

*Wealth* offers insight and guidance from some of the world's wealthiest individuals and most talented investment advisors to help you, no matter what your current net worth, to take charge of, and prudently safeguard, your own financial future.

**Merrill Lynch** is one of the world's leading wealth management, capital markets and advisory companies, with offices in 40 countries and territories and total client assets of almost \$2 trillion. As an investment bank, it is a leading global trader and underwriter of securities and derivatives across a broad range of asset classes and serves as a strategic advisor to corporations, governments, institutions and individuals worldwide. Merrill Lynch owns approximately half of BlackRock, one of the world's largest publicly traded investment management companies, with more than \$1 trillion in assets under management. Merrill Lynch is the co-author of the annual *World Wealth Report*. For more information on Merrill Lynch, please visit [www.ml.com](http://www.ml.com).

**Capgemini**, a global leader in consulting, technology and outsourcing services, enables its clients to transform and perform through technologies. The firm employs over 83,000 people worldwide and operates in 35 countries with reported 2007 global revenues of EUR 8.7 billion. As a consultancy, Capgemini

provides its clients with insights and capabilities that boost their freedom to achieve superior results through a unique way of working – the Collaborative Business Experience - and through a global delivery model called Rightshore®, which aims to offer the right resources in the right location at competitive cost.

Capgemini's wealth management practice helps clients develop innovative growth strategies and successfully implement advisor and customer relationship management solutions. Capgemini is the co-author of the annual *World Wealth Report*. For more information, please visit [www.capgemini.com](http://www.capgemini.com).

**Robert J. McCann** is Vice Chairman and President of Global Wealth Management at Merrill Lynch.

**Bertrand Lavayssière** is Managing Director of Global Financial Services for the Capgemini Group.

“The rich do, on average, get richer—and do so faster than other investors—because their purchasing power and their access to the best thinking and innovative products gives them an advantage, an advantage that we hope to confer through the knowledge embodied in this book.”

—*From the Foreword, by Robert J. McCann and Bertrand Lavayssière*

### **On Globalization:**

“Globalization has been *the* transformational theme of the past six years in investing.”

—*Larry Fink, CEO BlackRock*

“The risk is that there will be globalization of markets without a globalization of democracy and regulations... What's the value of the Internet if you're the only one on it?”

—*Jacques Attali, President PlaNNet Finance*

### **On Asset Allocation:**

“Most HNWI's have become wealthy thanks to one or two success stories—not asset allocation... But once you have accumulated a certain amount of wealth you need to stop worrying about enhancing it, and start worrying about protecting it.”

—*James Rothenberg, Chairman and Principal Executive Officer, Capital Research and Management*

### **On Alternative Investments:**

“A majority of investors don't find the expected return-versus-risk ratio in the public stock and bond markets all that compelling... They see alternative investments as a way to preserve wealth through absolute returns -- which means seeking positive returns in both bull and bear markets while not being tied down to traditional performance benchmarks like the S&P 500 Index.”

—*Ralph Schlosstein, Co-founder, BlackRock*

### **On Financial Technology:**

“Because financial markets are entirely information-based, technology will drive the future of financial markets.”

—*Charles Simonyi, CEO Intentional Software, Former Head of Microsoft's Application Software Group, International Space Tourist*

### **On Philanthropy:**

“As recently as thirty years ago, too many philanthropists were content to simply write a check and be done with it...[But] today’s philanthropists are able to take a long-term view...they have been able to plan and act with an efficiency, agility and attention to issues of accountability that the state has either overlooked, or been unwilling or incapable of addressing.”

—*The Duke of Westminster KG OBE TD DL*

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#### **Louise Hacker:**

Wealth: How the World's High-Net-Worth Grow, Sustain, and Manage Their Fortunes can be one of your beginner books that are good idea. Many of us recommend that straight away because this publication has good vocabulary that will increase your knowledge in words, easy to understand, bit entertaining but nonetheless delivering the information. The writer giving his/her effort to put every word into satisfaction arrangement in writing Wealth: How the World's High-Net-Worth Grow, Sustain, and Manage Their Fortunes however doesn't forget the main place, giving the reader the hottest as well as based confirm resource data that maybe you can be among it. This great information may drawn you into completely new stage of crucial contemplating.

#### **Albertha Lemons:**

The book untitled Wealth: How the World's High-Net-Worth Grow, Sustain, and Manage Their Fortunes contain a lot of information on this. The writer explains your ex idea with easy technique. The language is very easy to understand all the people, so do not really worry, you can easy to read it. The book was written by famous author. The author brings you in the new period of literary works. You can easily read this book because you can please read on your smart phone, or gadget, so you can read the book throughout anywhere and anytime. If you want to buy the e-book, you can wide open their official web-site as well as order it.

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