



EXPLORE AND ENJOY WINE CULTURE



N I N E T Y & A B O V E







Welcome

to Ninety and Above

Ninety and Above specialise in the acquisition and sale of the world's most illustrious, exciting and pleasurable investment grade luxury fine wine.

Our focus is on delivering an exceptional level of personal service to clients who look to acquire the most prestigious labels from the leading vineyards of France.

Whilst we appreciate many clients buy purely for the pleasure of drinking, others look to develop private cellars of lucrative Fine Wine collections for future sale and financial gain.

Whatever the case, Ninety and Above can help select and acquire some of the best investment grade fine wine through our extensive independent network of industry contacts.







About us

- our dedicated team

Ninety and Above operates a small team of dedicated wine consultants, who can guide you through the options available. Using their extensive knowledge of this exciting market, they can help you in selecting the most appropriate wines or champagnes for any occasion or purpose.

One of our consultants can even contact you personally to discuss your requirements. In this way, you can get a better idea about our services and the various options available for you to choose from. A private face to face meeting can also be arranged for you at our office; or at whatever location you'd like. It depends on what kind of meeting you prefer: formal or informal.

Operating independently, Ninety and Above is a team of wine specialists that is run privately and is not limited to a single supply chain. We source and draw our stock from a large network of brokers, merchants and traders so we can attain unusual or highly demanded wine without any issues.

Our primary business is based on the acquisition, supply or disposal of bonded quality wine throughout trading with private individuals and trade customers. Not only do we supply wine for consumption, but for investment too; it entirely depends upon our clients' requirements. People that wish to sell wine in a UK regulated bond are offered brokerage service by us.

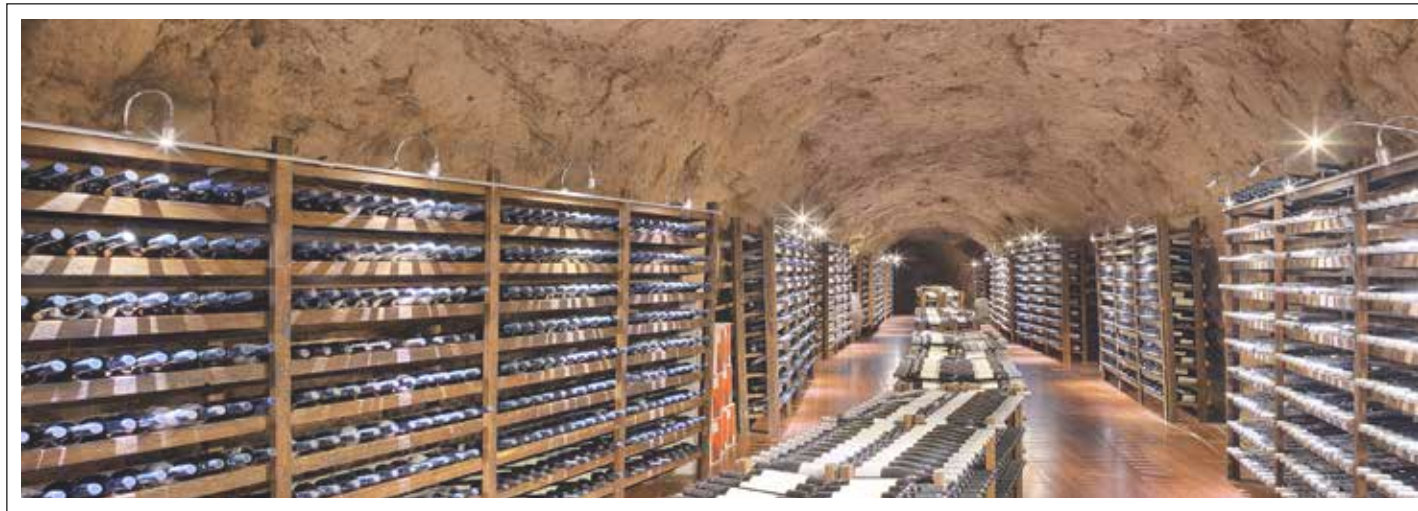




Collecting *Fine Wine* for Capital Appreciation

Gaining financially by buying wine is not a new concept. People have been purchasing wine to offset the cost of their own consumption. They buy and lay down a lot more wine than they intend to drink. This excess wine adds up to their collection which they later sell to subsidise the cost of their own personal consumption.

Slowly and gradually this practice developed into the current use of wine as a solid alternative asset that offers great returns without great financial exposure. Over the last decade, this practice is being adopted hastily. Due to this the values of some of the leading labels have uplifted and caught major interest, also causing a new wine to be recognized as a Class "A" asset within financial circles.





The Market

Fine Wine Collections

Fine wine has become a new international marketplace for many wine enthusiasts, one of the most socially and financially rewarding concepts is to build a desirable new wine collection.

Centuries ago, the wine was used as an alternative form of currency. Since then the wine has been an active part of the trading business and is recognized as a tradable commodity that is solid, yet a great asset to hold.

This philosophy is largely responsible for the accelerated use of new wine as a good place to safeguard funds against financial downturns and turbulent economic movements.

Demand and consumption of investment grade wines continue to rise as a greater distribution of wealth is created by emerging economies. As more people discover that wine is a good tangible asset to hold onto, as well as is socially enjoyable and rewarding, a new generation of wine consumers and wine collectors is formed.

A greater demand is then placed onto some of the most sought after, low production wines, which considerably reduces the availability of top labels. It is not difficult to see how demand can easily outstrip supply as the market continues to grow with the most exclusive vineyards producing 3,000 cases and the majority producing somewhere between 10,000 – 18,000 cases annually.



Wine Tax *Benefits*

Wine falls under the 50 Year Rule and is deemed to be a Wasting Asset by HRMC because the tax treatment of wine is an unusual one. It is based on the assumption that wine is bought predominantly for consumption and if left for extended periods of time becomes undrinkable.

Due to this, wine is regarded as one of the last remaining tax-free areas where private individuals are not taxed on gains. The interpretation depends largely on how the wine is bought, stored and sold. However, there is a degree of speculation regarding this.

We suggest you speak with your personal tax consultant or accountant regarding your own tax circumstances this as the tax legislation keeps on changing constantly.

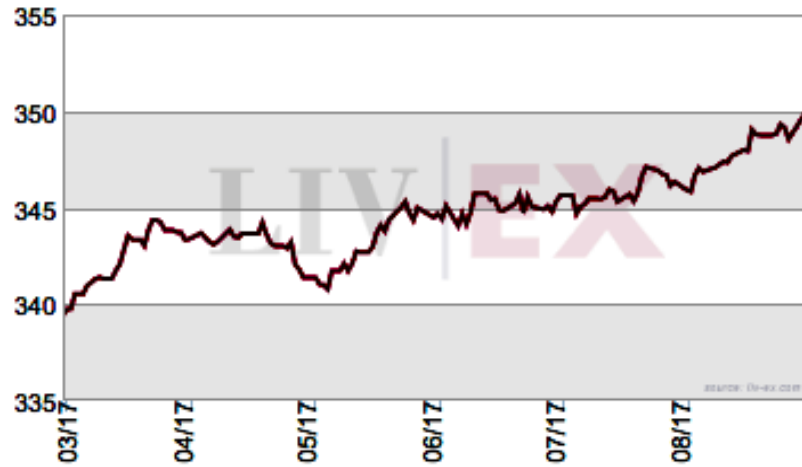
Since there is no direct correlation to financial markets single laws of supply and demand dictate the availability of naturally limited consumable and perishable product of exceptional quality that will diminish over time and cause a premium to be attached to available stocks, in more recent years, the buying of new wine is considered a strategic hedge by the financially astute.



Market

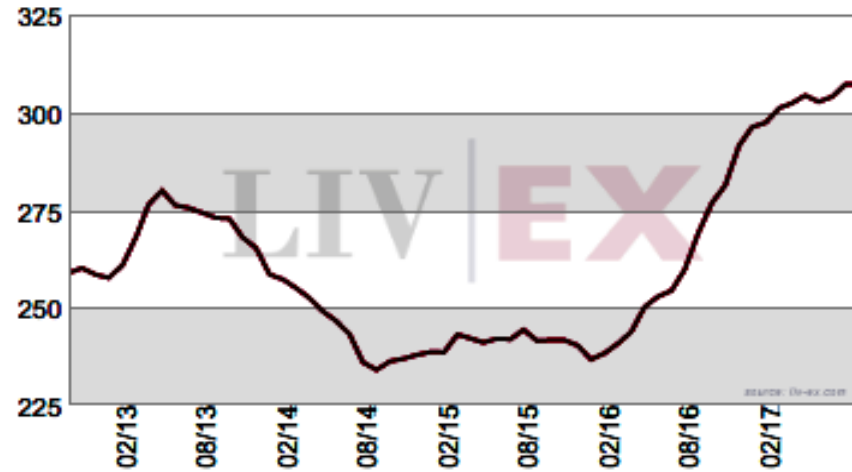
Performance

Liv-ex Fine Wine 50



Daily Close (31/08): 350.50 Change: 0.81 (0.23%)

Liv-ex Fine Wine 100



Monthly Close (31/07): 307.22 Change: 0.12 (0.04%)

Fine Wine	Vintage	Release Price	Jan 2013	Value Increase	% Increase	Term
Chateau Lafite Rothschild	2009	£2.500	£8.180	£5.680	227%	8 Years
	2010	£2.650	£6.100	£4.450	130%	7 Years
	2011	£2.450	£6.600	£4.150	169%	6 Years
	2012	£1.550	£8.100	£6.550	423%	5 Years
Chateau Mouton Rothschild	2009	£1.800	£4.980	£3.130	169%	8 Years
	2010	£2.050	£4.550	£2.500	122%	7 Years
	2011	£1.200	£3.800	£2.600	217%	6 Years
	2012	£1.300	£4.750	£3.450	265%	5 Years
Chateau Latour	2009	£3.500	£10.500	£7.000	200%	8 Years
	2010	£2.550	£5.150	£2.600	102%	7 Years
	2011	£1.400	£4.200	£2.800	200%	6 Years
	2012	£1.950	£5.700	£3.750	192%	5 Years
Chateau Margax	2009	£2.300	£8.100	£5.800	252%	8 Years
	2010	£2.600	£5.250	£2.650	102%	7 Years
	2011	£1.900	£4.600	£2.700	142%	6 Years
	2012	£1.800	£4.200	£2.400	133%	5 Years
Chateau Haut-Brion	2009	£3.200	£6.250	£3.050	95%	8 Years
	2010	£2.100	£4.600	£2.500	119%	7 Years
	2011	£1.600	£3.600	£2.000	125%	6 Years
	2012	£1.400	£3.950	£2.550	182%	5 Years



Media

Daily Mail

Since the Queens Coronation in 1952, a £100 investment in wine could today be worth as much as £478.000 with the profit being exempt from capital gains tax.

Financial Times

Since 1988, when reliable data first became available, the fine wine market has generated an annualised return of 12.1 per cent.

Forbes

Singapore Doc Nets \$3.8 Million from Fine Wine: What it Tells You About Asia's Rich and the fine wine market.

The Daily Telegraph

Forget government bonds, fine art and even stamps: Red wine outperformed them all over the 20th century according to research by a team of academics from the University of Cambridge.

Drinks business

Gulf airline Emirates has announced it has spent US \$500 million "long-term investment" in its fine wine programme over the last decade.

The



Robert Parker

Nose

Robert M Parker Jr. is the only wine writer/critic in history to be given the highest presidential honour by two French presidents and an Italian President. In 1978, he created the first issue of 'The Wine Advocate'. This wine publication now has over 50,000 subscribers worldwide.

Parker designed a '100-point rating system' to counter what he believed to be confusing or perplexing ratings by other wine writers. Based on the wine's colour, appearance, aroma, bouquet, awareness and overall quality level or potential, the scale ranks the wine from 50 – 100 points.

His scores and tasting notes can make or break a vintage, winery or Chateau. And this is why experienced buyers take the 'Robert Parker Rating System' into account when accessing the quality of a wine.



Robert Parker Scoring

96 – 100

An extraordinary wine of profound and complex character displaying all the attributes expected of a classic wine of its variety. Wines of this calibre are worth a special effort to be purchased and consumed.

90 – 95

An outstanding wine of exceptional complexity and character. In short, these are Terrific wines.

80 – 89

A very good wine, which displays various degrees of finesse and avoure, coupled with no noticeable flaws.

70 – 79

An average wine with little distinction, except that it is soundly made. In essence, it is a straightforward, innocuous wine.

60 – 69

A below average wine, which contains noticeable deficiencies. These deficiencies may include factors like excessive acidity and/or tannin, an absence of avoure, or possibly dirty aromas or flavours.

50 – 59

A wine deemed to be unacceptable.







Selling

Private Wine Stock

Selling

If you wish to sell your wine on the open market, Ninety and Above operate a wine broking service.

We make a standard commission charge of 10% for selling private wine stock based only on the profit realised for wines that are purchased through Ninety and Above.

For wine purchased through another source, we charge 10% of the total value of the completed sale value of the transaction. This charge covers all transfers and handling fees for transactions within the UK.



Buying

As a prestige new wine merchant, we are always interested in buying high quality, low production stock as our whole business activity is based on buying and selling exceptional wines.

We acquire stock from a wide variety of reputable sources, merchants, brokers, traders and private individuals – provided the wine is of a high calibre, desirable and held under bond in perfect condition.

If you wish to sell any of your own wine, you can contact our Buying Department via email or phone.

The list should clearly describe the wine size, format, the number of bottles in a case and the number of cases you wish to sell. Once we receive the email, we will give you an open market trade value for your stock free of charge.

Validation

Any wine being offered for sale must be transferred into our bonded warehouse account for validation and inspection so that the condition of the stock, labels and neck levels can be established before any confirmed offer to purchase is made to a third party buyer.

If you wish to sell your wine to the open market, we operate a wine broking service.

We make a standard commission charge of 10% for selling private wine stock based only on the profit realised for wines that are purchased through Ninety and Above. For wine purchased through another source, we charge 10% of the total value of the completed sale value of the transaction. This charge covers all transfers and handling fees for transactions within the UK.



The selection *Process*

Selection

It's not easy to know which wine to select if you are new to the new wine. This is why we appoint one of our Senior Consultants to guide you personally and assist you throughout this process. They will help you in selecting the most appropriate wine that can suit your needs (whether for drinking pleasure or desirable collection value).

The selection process majorly depends upon your purpose of purchase, your individual budget and wine availability in the market at the time of purchase.

Options

Based on market buying trends, our consultant will recommend you the most suitable best wine options that perfectly match your specific requirements and can be easily bought under your budget.

Wine Reservation

Once you've made your choice, the buying process is pretty simple. Our Consultant will send you a Wine Reservation Form to confirm the details of the wine, the quantity of the wine and the purchasing prices of the wine; so you can be pretty clear about what exactly you are buying.

Ninety and Above will issue the necessary paperwork required for you to open your own private account with a rebuttable bounded warehouse once the confirmation of your purchase and the receipt of payment is received.

If you wish to sell your wine to the open market, Ninety and Above operate a wine broking service.

We make a standard commission charge of 10% for selling private wine stock based only on the profit realised for wines that are purchased through Ninety and Above.

When the process is complete your account is open, the transfer of your wine to your private account for safekeeping will be arranged by us.

Selling

At any time if you wish to sell any of your wine, you can do that through a merchant, trader or broker. It is not obligatory upon you to sell your wine through Ninety and Above.

However, if you wish to involve Ninety and Above, you can contact your Ninety and Above Consultant or buying department. They will provide you a current open market trade value. You can refer to our Selling Private Wine Stock section for further details in this regard.

Please Note: We do not recommend the sale of any wine held for less than a period of 5 – 7 years (dating from the date of purchase).









Provenance

Proof of Origin

Ninety and Above promote the use of reputable storage facilities to all clients, regardless of how many cases they may have or whether they are looking to drink or hold their wine for future sale.

Provenance is very much like a pedigree or service history and therefore is paramount when buying or selling new wine. This is because it affects the value and desirability of the wine in all instances.

The history of where a wine is stored, or how a wine is transported or shipped can often tell a story of the condition or authenticity of origin. For this reason, Ninety and Above only purchase stock from sources that can be verified by virtue of original supplier, purchase and storage of the wine.

This is to ensure that the wine we buy is in pristine condition and we have verification to the best of our ability considering the quality of the wine (which should be of the highest standard before being offered for sale).



Storage & *Insurance*

Proper storage of new wine is absolutely critical, regardless of whether you wish to drink and enjoy or lay it down for future sale. You should regularly check and make sure that your wine is stored within a secure, climatically controlled environment.

Fluctuations in temperature can be lethal and can quickly ruin the new wine. This is why most professional storage facilities have controlled environments where humidity and temperature are constantly monitored.

Ninety and Above uses an independent, HMRC regulated facility with additional climatic controlled monitoring, installed to ensure that your wines are kept at a constant temperature, out of sunlight and away from vibration. This is to ensure that the stock is kept in the best condition and best quality.

Ninety and Above strongly recommend clients to use a private account, so they have complete control over everything and they can be assured that their wine is secure and fully insured at all times.

The storage of your wine under bond has the added benefit of deferring any import duty or VAT on the wine. This levy only comes payable upon removal from the bond when you wish to consume the wine.

Ninety and Above recommend wine to be kept and sold under bond so that the advantage of the HMRC tax treatment can be put to use. This also provides additional provenance history.

Storage and insurance cost can vary from bond to bond. A guide price for annual storage and insurance can range from £16 - £18 per case, which is payable in advance directly to the bonded warehouse via direct debit. The payment for storage and insurance is the responsibility of the client that possesses the private account within the bonded warehouse.





Frequently asked

Questions

What security do I have?

When you buy new wine, it holds an intrinsic value, as you physically own a tangible asset now. It's similar to owning a property.

What are the risks within the wine market?

The main risk is buying a wine of a poor or inferior quality, or a wine that is in high supply and low popularity, as the value of your wine may not increase.

How do I know which wine to buy?

Our wine consultants only recommend wines based on market conditions and Robert Parker's scoring system, so that speculation or undue exposure can be minimised.

Which wine is the best to buy?

Buy the best quality, low production investment grade wine that your budget allows.

How long should I hold my wine for?

We strongly recommend a minimum 5-7 year hold to achieve decent gains. The longer you hold a wine the scarcer a wine becomes; which will normally increase its value, as demand outstrips supply. However some wines have been known to show rapid increases in a matter of months!

How do I know what is happening within the market?

Once you become a client you will be assigned a dedicated wine consultant, who will keep you up-to-date with market trends and movements within the market as frequently as you wish.

Can I meet my wine Consultants?

Of course, we operate an open door policy. You may meet us at our head office. You can freely book an appointment with us through our website.

Where is my wine stored?

One of the UK's leading HMRC government regulated independent bonded warehouses your wines are held securely within your personal account. Controlled environments are ensured to make sure your wine is kept in prime condition and provenance is maintained.

How do I know the value of my wine assets in future?

To get an update of the market and trading values, you can request a free valuation at any time.

How do I sell my wine?

You can sell your wine through any merchant or broker. If you want Ninety and Above to sell your wine then you can say so.



Contact

For Information

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Email: info@ninetyandabove.co.uk

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Personal Appointments

Ninety and Above pride ourselves on the highest possible quality of service professionalism, for this reason we are proud to offer a free, no obligation face to face consultation in the comfort of your own home or our offices.

Should you wish to make the most of this service please do not hesitate to contact us on **020 7164 6470** or alternatively visit our website www.ninetyandabove.co.uk to book your appointment with one of our Regional Portfolio Consultants.



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