

CELLAR ADVISOR





Introduction To Cellar Advisor

Cellar Advisor was established with a singular vision: to offer unparalleled service within the wine trade to a discerning clientele who share a passion for curating world-class wine collections. We are dedicated to providing personalised, expert guidance, enriched by exclusive experiences tailored to each client's unique aspirations.

Our mission extends beyond simply acquiring exceptional wines; we work closely with our clients to craft bespoke collections that not only reflect their individual tastes but also support long-term capital appreciation.

At our core, fine wine is our passion. However, our true expertise lies in the strategy of building exceptional wine collections with a focus on fine wine investment, wealth protection, and capital appreciation. We combine deep knowledge with a forward-thinking approach to help clients build long-term cellars that deliver lasting value.



Meet The Team



Daniel Ward

*Co-Founder &
Managing Director*



Olivia Souto

Partner



Martin Docherty

Partner



Joshua Lorec

*Head Of Purchasing
& Trade*



David Rowland

Partner



Jordan Williams-Whiting

Portfolio Manager

Our Services

Cellar Advisor offers a comprehensive suite of services designed to support you at every stage of your wine collection journey. Whether you are looking to start a collection, expand an existing one, or manage your wines as an investment, we offer bespoke, hands-on advisory services at every stage. Our team of experienced professionals is dedicated to providing you with the highest level of service and expertise.

Below, you will find a summary of the services we provide:

○ High Touch Advisory

Our team of experts provide advice tailored to your specific goals and objectives. We help you identify and acquire the best wines for your collection, ensuring that each bottle aligns with the right strategy for your portfolio.

○ Sourcing Rare Wines

Our extensive network of suppliers allows us to source rare and sought-after wines from around the world. Whether you are looking for a specific vintage or a hidden gem, we have the resources to find it for you.

○ Cellar Management

We offer full-service cellar management, including cataloguing, appraising, and organising your collection. Our goal is to make your wine collection a source of enjoyment and pride, with every detail meticulously handled.

○ Investment Strategies

We provide expert guidance on wine investment strategies, helping you build a collection that offers both enjoyment and financial returns. Our advisors keep you informed about market trends and opportunities, ensuring that your investment portfolio remains robust and profitable.

○ Bespoke Experiences

At Cellar Advisor, we offer exclusive wine experiences, from private tastings to behind the scenes journeys through the world's finest estates, guided by experts for unforgettable moments.



Why Fine Wine?

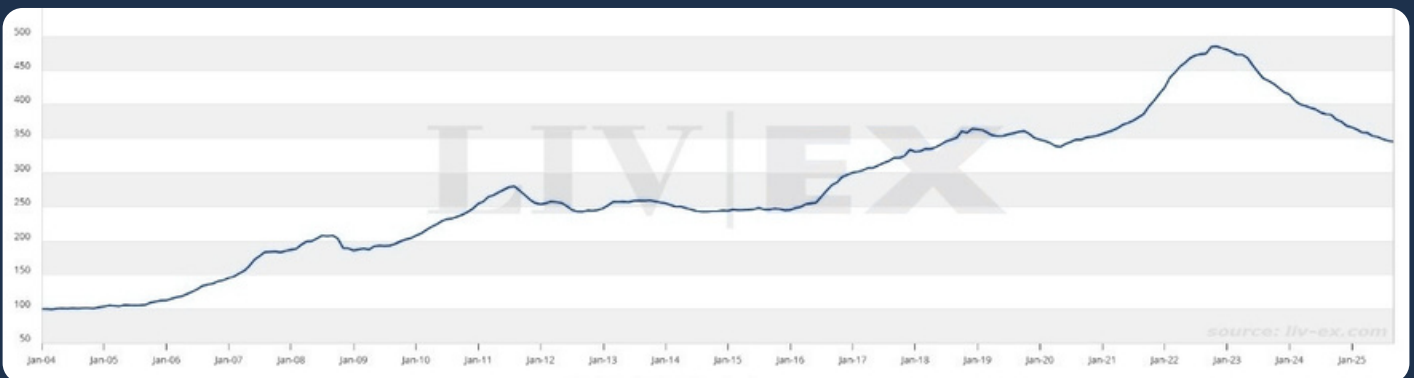
Fine wine transcends being merely a luxury drink, representing a stable and tangible asset with potential for capital appreciation. It boasts a strong performance record and serves as a hedge against financial market uncertainties. The law of supply and demand is a key driver in the wine market. With limited production, particularly from the leading wineries or latest releases, demand often outstrips supply. The many advantages of fine wine are explored below.

1. Historical Performance

Fine wine has a long history of delivering strong returns, often outperforming traditional asset classes such as stocks and bonds.

The Liv-ex Fine Wine 1000 Index, which tracks the performance of the most sought-after wines globally, has consistently shown positive growth over the years.

The below tracks the Liv-EX 1000 since records began. Since records began (2004) the index has increased by 274.6%, or 13.73% per annum. (Up to date as of January 2025)



2. Tax Benefits

Fine wine investments are **capital gains tax (CGT) exempt** in the UK because wine is classified as a “wasting asset,” a tangible and moveable possession with a predictable useful life of 50 years or less. Under HMRC rules, gains made on wasting assets are not subject to CGT, meaning investors can buy and sell fine wine without incurring additional tax liabilities on their profits. This unique tax treatment enhances the attractiveness of fine wine as an alternative investment, allowing investors to benefit fully from market appreciation while diversifying away from traditional taxable assets such as equities or property.

3. Diversification

Adding fine wine to your investment portfolio can help diversify risk. The wine market often moves independently of traditional financial markets, with little correlation, providing a buffer against economic downturns.

4. Hedge Against Inflation

Historically, fine wine has acted as a hedge against inflation. As the cost of living rises, so too does the value of high-quality wine, making it a valuable addition to any investment portfolio.

5. Limited Supply

Fine wines are produced in limited quantities, and their availability decreases over time as they are consumed. This scarcity, coupled with increasing global demand, drives up the value of professionally stored cases.

6. Tangible Asset

Unlike stocks or bonds, fine wine is a physical asset that you can enjoy & appreciate. This tangibility provides a sense of security and satisfaction that is unmatched by most other investment types.

7. Enjoyment & Prestige

Investing in fine wine is not just about financial returns; it also offers the pleasure of owning and potentially consuming some of the world's finest wines. The definition of a passion asset.





Our Approach

At Cellar Advisor, we pride ourselves on being the most transparent and cost-effective service within the market. As an asset class, fine wine can be considered expensive to hold in comparison to other mainstream assets. As a small and highly experienced team, our approach not only allows collectors access to a fully personalised service, but also a highly efficient fee model.

Entry

Best Entry Point to the Market

Holding

Fully comprehensive storage
charged at £6.72 per 6x75cl

Transaction

2% sale fee applied to final sales price.
No fee applied on repurchase of wines.

Exit Market

2% fee on the final sales price when
selling to withdraw funds.

Most Transparent

We keep things simple: no hidden fees, just an annual storage cost and a clear 2% commission on the sale.

Cost-Effective

By not charging ongoing portfolio management fees, our clients are able to maximise their earnings over their journey with Cellar Advisor.

Personalised Service

Small, experienced team providing tailored attention to each collector.





Storage & Security

At Cellar Advisor, we store client wines at LCB Eton Park, a secure HMRC approved bonded warehouse in Staffordshire. Housed in a historic Grade II listed building, the facility offers ideal conditions for fine wine: no vibration, UV, or daylight, with precision climate control throughout.

Clients maintain full control over their portfolios, which remain entirely independent from Cellar Advisor. This ensures complete security and transparency.

Every case is clearly marked, fully insured, and accessible online. As bonded storage, wines are exempt from duty and VAT until withdrawn, making it ideal for collectors and investors. Part of the trusted LCB network, Eton Park blends heritage with cutting edge technology to deliver world class wine storage.

In recent years, LCB have made significant investments in our systems and infrastructure to provide a smarter, more comprehensive storage experience for our clients.

Clients who store their wines with us enjoy full digital access to their portfolio through a secure online account, where they can:

- View all their holdings in one place
- Track current market values
- Request withdrawals for transfer or delivery
- Order condition checks and high-resolution bottle photography (optional service)
- Access detailed wine info, including critic scores and recommended drinking windows
- Clients have complete control of their holdings, separate from Cellar Advisor



Our Fees

Storage and Insurance with London City Bond

Storage at LCB Eton Park is charged at £1.12 per bottle per annum (£6.72 per case of six 75cl bottles). In addition to storage, your wine is fully insured at its current market value. Storage with LCB Eton park will be invoiced separately

Transaction Fee

A fee of 2% is applied to the final sale price. No fee is charged on the repurchase of wine, resulting in a total fee of 2%

Exit Fee

A fee of 2% is applied to the final sale price when selling in order to withdraw funds. The total fee is 2%.

The below table is showing a portfolio value of £100,000.

Type of Fee	Rate	Notes
Holding	0.12%	Storage & Insurance
Transaction Fee	2%	On final sale price
Exit Fee	2%	On final sale price
Example Portfolio Costs	£120 Per Annum (approximately)	Based on £100,000 Portfolio

Fine Wine Market Outlook

Fine wine blends stability, scarcity, and growth, making it a sought-after alternative asset class that offers unique advantages for investors seeking diversification amid traditional market risks.

Strong Historical Performance

The Liv-ex Fine Wine 1000 Index increased by 241% (2005–2025), outperforming the FTSE 100 (+82%). S&P 500 Index (2005–2025): +404% (driven largely by high-growth tech stocks, which are far more volatile).

Economic Resilience

Fine wine offers market stability and low correlation to equities, as highlighted in Goldman Sachs' 2025 outlook.

Recent Market Correction

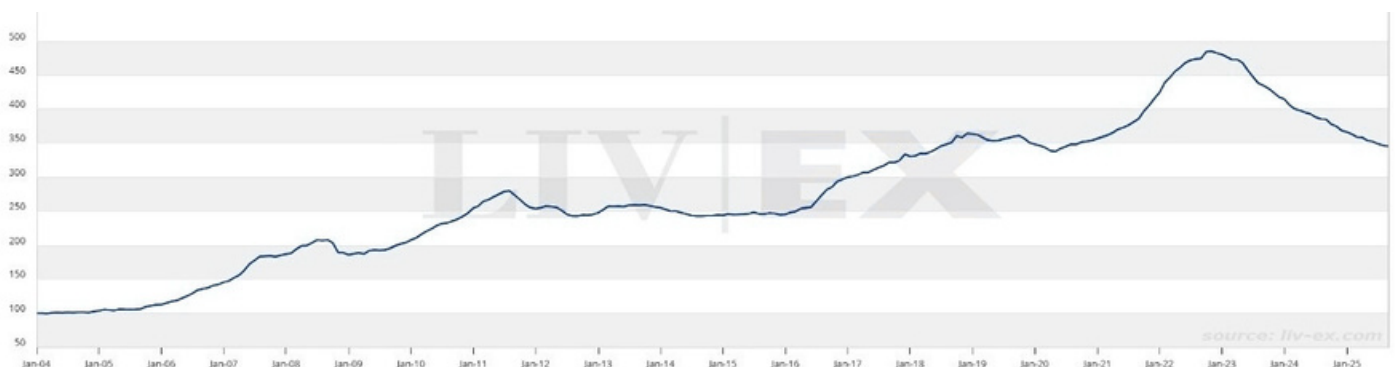
Prices dropped 17.4% (2022–2024) due to rising interest rates, now at a five-year low. Ideal for recovery-focused investments.

Emerging Alternative Asset

Fine wine provides diversification, stability, & growth, making it attractive amid traditional market risks.

Institutional Interest

Hedge funds and family offices increasingly treat fine wine like private equity and real estate.



Pay in Crypto, Settle in Fiat

Thanks to our partnership with HubPay, you can now pay for your wine purchases using cryptocurrency, while we continue to receive funds in traditional fiat currencies like USD, GBP, or EUR. It's seamless, secure, and designed to offer you maximum flexibility wherever you are in the world.

How It Works:

- We issue you a payment link or invoice in your preferred fiat currency.
- You choose to pay using cryptocurrency, such as Bitcoin or Ethereum etc.
- The link displays the live exchange rate and total due.
- Once confirmed, you're given a secure, transaction-specific wallet address.

When the crypto is received:

- It is immediately converted into USDT (a stablecoin),
- Then off-ramped into fiat currency,
- And settled directly into our HubPay account, completing the transaction on our side.

Example in Action:

A recent Cellar Advisor client purchased \$100,000 worth of Domaine de la Romanée-Conti (DRC) and preferred to pay with Bitcoin.

Using this new system:

- We issued a USD invoice for \$100,000.
- The client received a secure payment link and selected Bitcoin.
- The live BTC/USD rate was shown and locked in.
- The Bitcoin was transferred to a transaction-specific wallet.
- Funds were converted to USDT, then into USD, and settled directly into our account making the transaction smooth and efficient from start to finish.

Why This Is a Game-Changer:

Convenience:

Pay in the currency you prefer, fiat or crypto.

Security:

Wallets are unique to each transaction and highly secure.

No Exchange Risk:

Rates are locked in at the time of payment, eliminating volatility concerns.

Frequently Asked Questions

Can I have wines delivered?

Certainly, as after all, they are your wines. Please note wines will be subject to various duties, taxes, and a delivery charge, depending on the final destination/jurisdiction. We can provide quotes in advance of any potential deliveries.

Where are the wines stored & can I visit them?

Your wines are stored at LCB Eton Park, part of the London City Bond network. We can provide a personal tour of the cellars; please allow three weeks' notice to arrange it.

Do you sell Bordeaux & Burgundy En Primeur?

Yes, we can access primeurs from our trusted network of trade partners. Buying En Primeur can be an advantageous way of purchasing the very best wines; however, it is not without risk. As a "futures" contract, there is a lead time, in the case of Bordeaux it is between 18 and 24 months.

Please note that at Cellar Advisor, we will pay for all EP wines within 30 days of issue and can provide proof of payment for your peace of mind.

Do you sell the wine on my behalf?

Yes. We offer an end-to-end service, which includes handling all sales orders. We have several routes to market, including our in-house trade team, as well as being a member of multiple wine exchanges, including Liv-EX (London International Vintners Exchange).

Liv-EX is the global marketplace for the fine wine trade. It connects over 600 of the world's most significant wine merchants, wholesalers, importers, and other wine professionals. We charge a 2% commission on the final value achieved.



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What are your fees?

We don't charge fees but instead operate on a transactional model, leveraging relationships built over decades to access the best stock at market-leading prices.

We provide a high-touch advisory service for your portfolio, something a traditional merchant wouldn't do, but without the fees typical of investment-focused models. This positions us perfectly between the two, offering the best of both.

What currencies do you accept?

We accept all major currencies, including USD, GBP, EUR, CHF, and AED. Please note that fine wine is a sterling-denominated real asset.

Can I pay by credit card?

Unfortunately not, we only accept bank transfers.

Do I have a dedicated Account Manager?

Yes, you will have a point of contact who will support you at every stage of your wine collection journey. Whether you are looking to start a collection, expand an existing one, or manage your wines as an investment, we offer bespoke, hand-held advisory services.

Can I choose the wines for my collection?

Absolutely. We offer a suite of services and can help you build your own personal collection.



CELLAR ADVISOR



LIV|EX
THE FINE WINE MARKET



Prept.



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