



CELTIC FINANCIAL
PLANNING LTD



ABOUT US

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Celtic Financial Planning Ltd, Florence House, Bromfield Lane, Mold, Flintshire, CH7 1JW
Celtic Financial Planning Ltd is authorised and regulated by the Financial Conduct Authority 809204



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ABOUT US

- Our firm, a chartered and multi-award-winning independent financial advisory based in North Wales with a regional office in London, is celebrated for our commitment to community and social responsibility. We offer sincere and transparent financial guidance, prioritising our clients' interests as if they were our own family, ensuring that your needs come first, not ours.
- Celtic Financial Planning Ltd was established in November 2018 by Nykki Dale, Robert Lewis and Ella Catherall. This team has been working together for over 6 years. Based in Mold, North Wales with a regional hub in Canary Wharf, London, we are proud to serve clients across the UK.
- We are an independent financial planning business, focused on helping you understand and plan for your financial future.
- We are not tied to any insurance company, banking or third party financial services firm. We work for you, our client.
- We provide holistic financial advice for (individuals, businesses and trusts) on investments, savings, retirement planning, non-investment insurance (for example life assurance, private medical insurance and critical illness cover), mortgages and equity release.
We hope you find this information useful and please don't hesitate to ask if you have any questions or would like to talk to us in more detail about the services we can provide.

■ AWARDS & NOMINATIONS



Money Age Micro Financial Adviser of the Year 2022

WINNER

Growth Investors Awards Financial Adviser of the Year 2023

WINNER

New Business of the Year 2019

WINNER

Citywire Top 100 Financial Planners 2021

WINNER

Best Financial Planning Services Company 2021 - North Wales

WINNER

FBS Community Award Wales

WINNER

Professional Adviser Awards Financial Adviser of the Year

FINALIST

ABOUT US



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■ WHAT WE OFFER

We offer a range of services which we can tailor to meet your individual needs. Here are some of the things we do.

Financial Planning

It's important to identify what you might want to achieve and how you can do this. We can help you to identify your goals and create a plan for your finances to help you achieve them.

Retirement & Investment Planning

It's important to know whether the money you are saving towards retirement and towards your long term investment planning will provide you with sufficient funds to meet your objectives. We can work with you to proactively plan for your future and help you decide on the options available.

The value of an investment and the income from it could go down as well as up. The return at the end of the investment period is not guaranteed, and you may get back less than you originally invested.

Protection Planning

Most of us want to protect the things that are important to us, our family, business and quality of life. Protection planning can help to provide peace of mind in the event of your income changing due to unexpected events. We can help you plan for the best way to protect you, your family or your business.

Mortgage Advice

Whether you're buying your first home, moving home or looking to re-mortgage, our mortgage services are designed to provide you with the best mortgage solution for your needs.

Your property may be repossessed if you do not keep up repayments on your mortgage.

Buy to Let Mortgage Advice

We can provide services for first time landlords to professional property entrepreneurs.

Equity Release

Equity release is a way of releasing the wealth tied up in your property. With an equity release product you have to be over a certain age (typically over 55) and own your own home. Where you are eligible for equity release we are able to advise on equity release products.

Equity release is a lifetime mortgage. To understand the features and risks, ask for a personalised illustration.

For more information about the scope of our services and how we charge please refer to our Client Agreement (what we and how we charge) documents.

ABOUT US



**CELTIC FINANCIAL
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MEET OUR FOUNDER TEAM



Robert Lewis

Director / Independent Financial Adviser

Rob boasts more than 18 years of expertise in the financial services sector, encompassing roles in stockbroking, banking, and independent financial advising. He has earned the esteemed title of Chartered Fellow from the Chartered Insurance Institute, representing the institute's most distinguished honour. Driven by a genuine commitment to his community, Rob serves as the Finance Chair for NEWCIS, the largest carers support charity in Wales, and for Mold Alun High School, where he holds the position of a community governor



Nykki Dale

Director / Independent Financial Adviser

With over 30 years of experience in financial services from insurance to independent financial advice, Nykki has the breadth and depth of experience needed to quickly understand clients' needs and craft the most suitable solutions.



Ella Catherall

Senior Paraplanner

Ella entered the financial services industry more than a decade ago after earning her degree in economics and accounting from Bangor University. She has since achieved chartered status with the Chartered Insurance Institute.

Under rules set by our industry regulator, the Financial Conduct Authority (FCA), all independent financial advisers must be qualified to at least 'Level 4'. That's broadly equivalent to the first year of a degree and covers topics including personal tax, pensions and retirement planning and investment principles and risk. There are also Masters and PhD equivalents above that, and specific qualifications for areas such as mortgages, pension transfers and equity release.

The Financial Conduct Authority does not regulate Tax, Trusts, Estate Planning, Cashflow modelling and some forms of Buy-to-Let mortgages.

Feel free to ask your adviser about the qualifications they hold.

ABOUT US



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■ INVESTMENT COMMITTEE

The Celtic Financial Investment Committee acts independently to research, evaluate and monitor all the solutions we might recommend to you; this includes the use of investment platforms, pension providers, funds and discretionary investment managers.

The committee strives to find you the best quality solutions by setting high standards in terms of service, reliability, financial security, trust and value for money. Where possible the committee works hard to negotiate competitive deals, not available to you direct.

■ WHERE ARE WE BASED?

Celtic Financial Planning were founded in Mold and have now expanded to London.



Mold Branch

Florence House
Bromfield Lane
Mold
CH7 1JW

📞 01352 390 121

London Branch

25 Cabot Square
Canary Wharf
London
E14 4QA

📞 020 8050 3256

St Asaph Branch

101a Bowen Court
St Asaph
Denbighshire
LL17 0JE

📞 01745 299321

OUR CORPORATE SOCIAL RESPONSIBILITY POLICY

Here at Celtic Financial we feel it's important to have a policy for corporate responsibility and that extends to social responsibility, that's why we aim to adhere to the following:



Carbon Offsetting

For every new ongoing pension and investment client, we will donate and plant a native British tree. We hope just like your pension and investments this tree will grow well into the future, helping to offset our carbon footprint and become a token of your relationship with Celtic Financial for years to come.

Fairtrade Products

Where we can, we will look to stock Fairtrade products such as tea and coffee. We want to ensure the money we spend goes to help those who need the support and allows everyone to have a fair deal.

Recycled Paper

We are keen to support and promote recycled products. Where possible we will look to source paper that's 100% recycled such as our business stationery.

Community & Charity Funds

Not only do our team regularly take part in charitable and community events / projects, we have also created a fund where charities and communities can bid each year to receive the proceeds to support their local cause, we aim to commit at least £3,000 each year.



OUR FINANCIAL PLANNING PROCESS



1. Establish Relationship

We offer a free no obligation review to establish how we can help, this includes fully discussing our fees and charges.



3. Analyse

Based on your current objectives and needs we identify any shortfalls or gaps in your financial planning.



5. Implement

If you are happy with our recommendations and any costs involved we put them into force.



2. Collect Information

We spend time getting to know you and your circumstances, along with collecting information about existing plans.



4. Develop Solutions

Based on your objectives and goals we produce our recommendation report and present it to you.



6. Review

If appropriate we provide ongoing advice and reviews to ensure the recommendations remain suitable.

■ OUR FIRST MEETING

Finding Out About Us

- We'll introduce ourselves and provide you with a business card confirming your adviser's contact details.
- We'll discuss our services and give you a copy of our terms and conditions document, along with our what we do and how we charge document outlining our services and how we intend to work with you.
- We'll also discuss the charges for our services.
- All actual charges and fees (in pounds and pence) will be agreed with you before we do any work and we'll explain your payment options too. We'll also let you know where any fees are subject to VAT.

Finding Out About You

- The main purpose of our first meeting is to find out about your financial circumstances and objectives. Normally, we'll collect this information by completing our financial planning questionnaire / fact find.
- It would be helpful if you could bring along to this meeting, details of any policies, schemes, investments, mortgages, financial outgoings, wills, interests in trusts that you already have.
- Depending on your circumstances, you may want to invite other parties to this meeting such as your spouse, your children or other professional advisers.

OUR PROCESS



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- It's important that you provide us with the information we request about your circumstances and objectives to allow us to provide you with the appropriate advice and services. It's also important that you do not unreasonably withhold any information. All advice that we give will be based on the information you provide.
- If you specifically instruct us that you do not wish to discuss a particular area of financial planning, and that area should not form part of the advice given, this will be treated as 'limited advice' and we'll exclude any areas you have specifically requested us to do so. In such cases however please be aware that limiting the information provided may affect the completeness of the advice we are able to give and could affect how appropriate our advice is to your circumstances.
- One of the most valuable things we can do for you is to draw out a clearer vision of your financial future. We can help you understand what options you have around longer term issues, such as retirement, estate planning and looking after your family. If you have an obvious and immediate need, we can also help you to meet this, in the form of a financial product.
- You may even find you have financial needs you've not yet considered. Our professional experience can help to tease these out and address them for you.
- Once your financial needs are clear, the next step is to be clear on your priorities. Depending on the amount of disposable income and investable wealth you have, maybe you'll be able to satisfy all of your financial needs. Or you might need to prioritise some over others. Your adviser can use their expertise to help you work things through in this area, and develop a plan of action that suits your personal situation.
- Where we are providing advice on investments, one of the key areas we will explore is establishing how much risk you are prepared and able to take with your money. Understanding what risk really means to you, is critical to the investment decisions you make.
- At this stage we may ask you to sign any authority forms that may be needed so that we can act on your behalf, for example to obtain the current valuations of your existing investments.
- We are obliged to put in place controls to prevent our business from being used for money laundering and other forms of financial crime. This means that we'll need to verify your identity before undertaking any business with you.
- It would be helpful if you could bring along to the meeting evidence of your identity and address. This would normally include either your passport or driving license and a recent utility bill in your name. If these documents are not available please speak to your adviser who will confirm what alternatives would be acceptable.

This meeting will typically last between one and two hours, depending on the complexity of your situation.

OUR PROCESS



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Analysing Your Requirements

- Where necessary, we'll forward your authorities to obtain additional information from the relevant product providers.
- We may also need to contact you for further information and ask your permission to liaise with your other professional advisers (e.g. accountant, solicitor).
- Once we have all the necessary information in place, we'll undertake our research to assist us in identifying appropriate plans and solutions which will help you to achieve your objectives. As part of identifying appropriate solutions we take into account areas such as:
 - Your attitude to and understanding of the risks involved
 - Timescales relevant to your objectives
 - Appropriateness of products and investments, including types of fund, where these are invested and how these fit with products or investments you may already hold
 - Tax efficient investments and planning - We'll try wherever possible, to consider tax efficient opportunities and in this respect we may need to liaise with your tax advisers (please note that the Financial Conduct Authority does not regulate tax advice)
 - Costs and charges
- We'll set out our recommendations in a financial planning report / suitability report.

The research process and preparing your report will typically take between 3 – 6 weeks to complete. We'll keep you informed during this time and let you know if there are any delays.

■ OUR SECOND MEETING

Presenting Our Recommendations

- Depending on what we agree, we'll send you our report to review or we'll arrange to meet again and discuss it.
- Depending on your circumstances, you may want to invite other parties to this meeting such as your spouse, your children or other professional advisers.
- Our report will outline your current position and detail our professional observations and recommendations.
- In developing our recommendations, we'll always look to agree a solution for you that strikes the right balance between your financial needs and objectives, and the amount of risk you are prepared and able to take in achieving them.
- Sometimes that means you'll need to compromise, and your adviser will be able to identify where that is the case and build it in to your plan.
- The report will also contain the supporting information behind our recommendation including where applicable, illustrations and brochures for any financial products recommended.
- The costs associated with our recommendation(s) will also be confirmed in our report.
- If further meetings are required these will be discussed and agreed.

Our second meeting will typically last between one and two hours, depending on the complexity of your situation.

Implementation

If our recommendations involve putting in place any financial products, once we have received your instructions, we will forward the completed application forms and payments on your behalf.



ONGOING SUPPORT

We'll agree with you at this stage whether we'll provide any ongoing services, what those services will include and the cost of those services. We appreciate that sometimes you may just be looking for help in a particular area on a one off or ad hoc basis, and that's fine. Our optional ongoing services however are designed to ensure that your financial arrangements stay on track to meet your financial goals.

Advisory Service

This service includes:

- ✓ An annual face to face or telephone meeting (your choice) with your adviser.
- ✓ A review of your financial goals and objectives.
- ✓ An up-to-date valuation of your current investments.
- ✓ A review of how your investments is invested.
- ✓ Implementation of agreed changes.
- ✓ A report setting out the results of the review and confirming any changes made.
- ✓ Annual review of product provider and investment solution.
- ✓ Where applicable, this also includes reviewing the suitability and performance of a discretionary fund manager (DFM).
- ✓ Monthly newsletter.

Advisory Plus Service

Everything in the Advisory Service, together with:

- ✓ Access to a range of portfolios by Celtic Investment Management.
- ✓ Ability to flexibly phase investments into the markets via your investment portfolio.
- ✓ Tailored advice around sustainable and positive impact investments.
- ✓ Ongoing reviews of the underlying investment solutions.
- ✓ Assessing the potential impact of key events on your plans (cash flow modelling).
- ✓ No further initial fees for top ups, excluding pension and investment switches.

Managed Portfolio Service

Everything in the Advisory Plus Service, together with:

- ✓ Choice of annual or 6 monthly face-to-face reviews.
- ✓ Access to ad hoc cash flow analysis.
- ✓ Bespoke investment commentary:

A quarterly report from the Celtic Financial Investment Committee commentating on current markets and making asset allocation and fund change recommendations.

ONGOING SUPPORT



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Later Life Advice Specialists

Here at Celtic Financial we offer access to later life advice specialists, this means you can have the confidence we have the necessary skills in accordance with the Chartered Insurance Institute (CII) to offer specialist advice in the following areas:

- ✓ Long term care planning, both pre and post need.
- ✓ Long term care insurance.
- ✓ Estate planning including trusts and inheritance tax.
- ✓ Equity Release.

We can create a bespoke ongoing service to ensure you and your family are protected in these above areas.



GLOSSARY OF SERVICE ELEMENTS

We explain here some of the terminology we may use to describe our services. If there's anything you don't understand please ask us to explain it.

■ INVESTMENT PLATFORM

- Although relatively simple financial needs can often be met by stand-alone products such as a pension, individual savings accounts (ISAs) or life insurance, where more active management of your investment portfolio is needed, it might be appropriate to use an investment platform.
- A platform is an online administration service which lets you buy and sell investments across your whole portfolio. You can often make changes to your whole portfolio at the same time, and you'll have an aggregated view of your investments and their value, typically updated on a daily basis.
- Where we believe that it's suitable for your investments to be held on a platform we'll explain more about how it works and the charges that will apply to the platform service.

Portfolio Valuation

This provides a snap shot of the current position of your investment portfolio.

Asset Allocation Review

- Asset allocation is an investment technique that aims to balance risk and create diversification by dividing your money among different investment sectors (often referred to as asset classes) such as cash, fixed interest, property and equities. Each of these asset classes has different levels of return and risk, so each will behave differently over time.
- Your investment portfolio valuation will show how your investments are made up i.e. which sectors they are invested in.
- We'll use this to assess the allocation of your investments across different sectors against your recorded objectives and attitude to risk.
- Where we think it's appropriate we'll suggest any changes that may be needed to the makeup of your portfolio. For example where we feel (taking into account your objectives and attitude to risk) that you have too much invested in particular sectors we may recommend that you switch some of your investments into other funds.



Cashflow Modelling

One of the most visual ways to help you plan for your financial future is by using cash flow modelling technology. Using our cash flow analysis system, we can input information about the current value of your investments and apply relevant assumptions about things like investment growth rates and key life events to create detailed and precise cash flow models based on your individual circumstances. We can use this information to assess what you need to save and the likely investment returns needed to achieve your goals or estimate whether your ongoing income is likely to be sufficient to sustain you for the foreseeable future.

Telephone Access to Support Team

When you require support / guidance you may contact us and if we're not available we'll contact you back during normal working hours within the next 24 hrs.

Newsletter

On a monthly basis we issue a newsletter highlighting current developments in the field of financial services which we think may be of interest. We usually send this out by email so please make sure we have your latest email address. If you would prefer to receive a paper copy, just let us know and we'll arrange this for you.

DFM's

We often work with Discretionary Fund Managers (DFMs) who are authorised to trade in direct equities, i.e., to buy and sell shares in companies and may also use pooled investments. As this is a 'discretionary' service, you may delegate all investment decisions to the DFM to complete all transactions without reference to you. You may also choose to have some degree of involvement and be consulted on certain transactions or before a specified level of investment is made, or to be kept updated on any transactions within your portfolio on an ongoing basis.

Key Features and Investor Documents

Where applicable, along with a recommendation report, you will be provided with important product key features, charges documents and Key Investor Information Document(s) (KIID) for any recommended investment solution. You should also carefully read the important information contained within the appendix at the end of this report.

ESG Considerations

Environmental, Social and Governance (ESG) investing looks to find companies which share the same principles as you. Some companies may adhere to one or more of these areas, however what's considered responsible to one investor, may be something very different to another. Your adviser will ask you about this, but if you have a preference / consideration then its important to let us know.

GLOSSARY



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Legislative and Taxation Considerations

Any assumptions about the tax position of your existing financial arrangements, or the tax implications of adopting any recommended course of action, are based upon our understanding of current HMRC law and practice and financial services legislation, both of which may be subject to change in future. We are not tax advisers. If you are unsure about any aspect of your personal tax position, we recommend that you discuss this with your usual tax adviser.

Financial Services Compensation Scheme

The FSCS was set up under the Financial Services and Markets Act 2000 and exists to protect customers of FCA authorised firms and covers deposits, insurance and investments. The Scheme can pay compensation to customers who have lost money as a result of their dealings with FCA authorised firms that are unable to pay claims against them, usually because they are insolvent or have stopped trading.

The limit of protection varies between different types of products and up to date information on the products covered and the limit of potential compensation can be found via the FSCS website: www.fscs.org.uk



TAKE CONTROL OF YOUR FINANCES, FIND OUT MORE WITH A FREE INITIAL MEETING



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We are driven by a dedication to ensure your financial wellbeing, whatever your requirements and whatever your life stage.

*Telephone calls made to any member of Celtic Financial Planning Ltd may be recorded, and recordings maybe used for training purposes or to meet our regulatory requirements. Any data provided during the call will be used and held in accordance with relevant data protection law. We will never sell or give away your data to third parties or act in a way that we believe will contravene the original reason you contacted us. You can request our privacy policy at any time.

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March 2024



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