

Professional Paraplanner Awards 2021

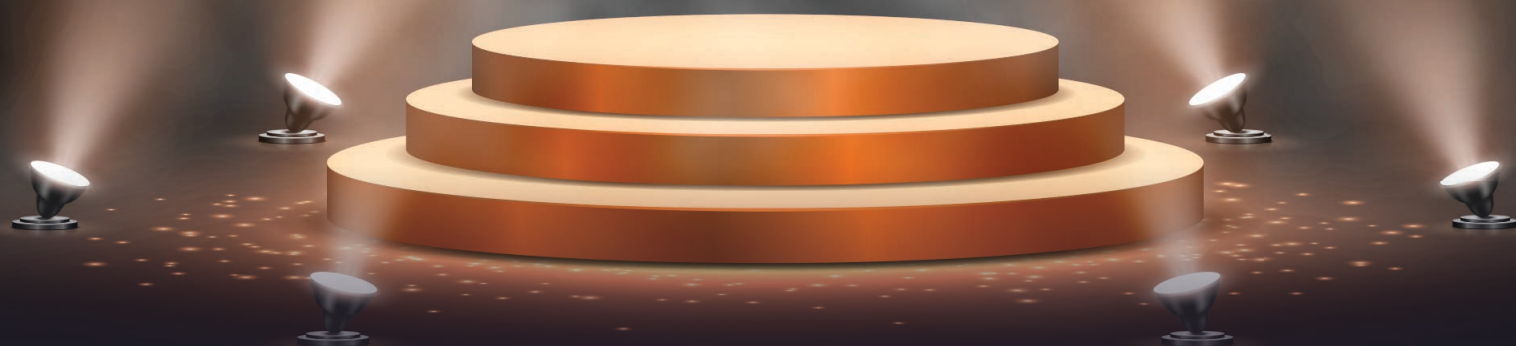
The Paraplanner Awards

In association with

Parmenion

Provider Awards

(as nominated by paraplanners)



Inside

Five years of Paraplanning Awards

Award Winners 2017 – 2021

The Editor's Award (5th anniversary special)

The Paraplanner Awards 2021

Profiles of the Award winners

The Provider Awards


Insight into selected winners

Professional Paraplanner Awards 2021

FIVE YEARS OF PARAPLANNING AWARDS

In association with

Parmenion

	2017	2018	2019	2020	2021	2022
Paraplanner of the Year (In-house)	Kat Mock, The Aspire Partnership	Rebecca Lucas, Lime Outsourced Paraplanning	Samantha Gratton, Old Mill	Alistair James Cartwright, Clarion Wealth Planning	Daniel Limb, Paradigm Norton Financial Planning	 Will it be you?
Paraplanner of the Year (Outsourced)			Aleksandra Sasin, Navigatus	Nathan Fryer, Plan Works	Laura Siddall, AYCE Planning	
Paraplanner Team of the Year	Cooper Parry Wealth	Cooper Parry Wealth	Essential Wealth Management	Para-Sols	Holden & Partners	
New Paraplanner of the Year			Alana Quinn, Murphy Wealth	Sean Hurst, Richard Jacobs Pension & Trustee Services	Katie Read, Capelin Financial Management	
Administrator of the Year			Cheryl Lunn, Para-Sols	Micheala Hawkins, Navigatus	Samantha Flaherty, Plus Group	
Personality of the Year	Dan Atkinson, EQ Investors	Richard Allum, The Paraplanners	Nathan Fryer, PlanWorks	Caroline Stuart, Sparrow Paraplanning	Benjamin Fabi, Principled Paraplanning	

This year *Professional Paraplanner* celebrates five years of recognising the best in paraplanning talent in the financial planning market, as well as the platforms and providers that paraplanners rate most highly for the quality of the service and/or products they deliver.

When we introduced the Awards in 2017 we launched three Paraplanner Awards: Paraplanner of the Year, Paraplanner Team of the Year and Personality of the Year. In 2019 we introduced

three more awards, Outsourced Paraplanner of the Year, New Paraplanner of the Year and Administrator of the Year, recognising the different skills sets often required to be an outsourced paraplanner, as well as new talent coming into the profession and the sterling work done by

administrators and their partnership with paraplanners in achieving the best outcome for clients.

Every year the number of entries for the awards increases and we are blown away by the incredible talent, skills and the passion for paraplanning exhibited by candidates. The judging panel always has its work cut out to choose the winners.

Thank you to everyone who has entered our awards over the past five years.

Rob Kingsbury
Editor
Professional Paraplanner



Judging panel

The 2021 awards were judged by:



Michelle Hoskin
Managing Director
Standards International



Rebecca Lucas
Founder, Lime
Outsourced Paraplanning



Martin Green
Paraplanning Manager,
Chadney Bulgin



Patrick Ingram
Head of Strategic
Partnerships, Parmenion



Caroline Stuart
Founder, Sparrow Paraplanning
and Member Director, PFS Board



Rob Kingsbury
Editor, Professional
Paraplanner

Professional Paraplanner Awards 2021

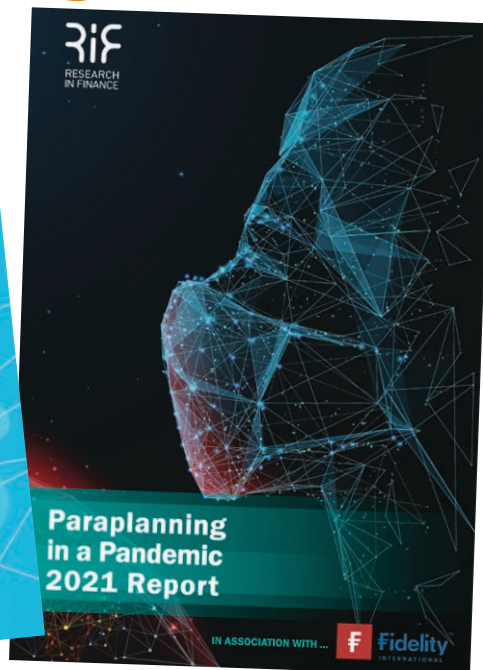


To mark the fifth year of our awards we wanted to include an Editor's Award that recognised one company's consistent input into the paraplanning market, as much for what happened behind the scenes as was seen upfront.

Fidelity FundsNetwork is a company that has understood the importance and the growing influence of paraplanners for many years. It has been a supporter of *Professional Paraplanner* from day one and in particular our events, with the keen participation of its pension and tax experts at nearly every event. Their presentations have been amongst the most highly rated.

This is a company that wants to meet paraplanners wherever they are in the country. Similarly, when we recognised paraplanners' need for Team Leader events, to help the growing number of individuals who were now having to manage people, with and without training in the role, FundsNetwork immediately wanted to become involved. They hosted our first event (the only one to date due to the pandemic restrictions – but watch this space) at their offices in London.

THE EDITOR'S AWARD FIDELITY FUNDSNETWORK



FundsNetwork also came on board to sponsor both our 2019 and 2021 Paraplanner Reports, based on our in-depth research into the paraplanning market. Again, recognising the ever-growing importance of paraplanning to the industry.

This front of house support is the tip of the iceberg to the long conversations we have had with FundsNetwork around paraplanning and the market

behind the scenes. In our opinion, they are the company that has consistently understood and supported the market over the five years and it gives us great pleasure to present the Editor's Award to Fidelity FundsNetwork.

Rob Kingsbury
Editor
Professional Paraplanner

PROUDLY SUPPORTING THE PARAPLANNER COMMUNITY



Fidelity FundsNetwork are incredibly honoured to have received the *Professional Paraplanner* Editor's Award, a special prize that recognises exceptional support given to paraplanners over the last five years. We've long been advocates of the sector so it's particularly pleasing to be recognised for the depth and longevity of our commitment to this important segment of the advice market.

Crucially, our programme has always been based upon the needs of practitioners.

The conversations we've had with paraplanners at events and the feedback received directly and through our NPS surveys have heavily influenced what we've delivered. Paraplanners were instrumental in the development of some key elements of our website, such as our 'Technical matters' hub. It's also very reassuring to hear our CII-aligned pension, tax and trust training materials have been of real help to many starting out in the industry.

Out of necessity, most of our interactions have been online over the course of the pandemic. Our technical experts haven't

been able to get around the country but we've still been busy making videos and creating other material to help throw light on complex areas of financial planning. Needless to say, we're really looking forward to meeting paraplanners face-to-face again, once conditions allow.

That just leaves me to wish *Professional Paraplanner* all the very best for the future – I'm sure the next five years will be just as successful as the last five.

Jackie Boylan
Head of Fidelity FundsNetwork

Professional Paraplanner Awards 2021

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We are delighted to announce the winners of the *Professional Paraplanner* 2021 Paraplanner Awards.

Shortlists for this year's Paraplanner Awards were hard to draw up as there were many quite exceptional candidates and team entries. We congratulate everyone who made it through to the shortlists. To anyone who wasn't short-listed this time around, there is next year.

In selecting the winners, the judges were looking for those individuals and teams that proved themselves to be not just excellent paraplanners but to have a passion for paraplanning over and above the need of the role; those able to be spokespeople for paraplanning. Our congratulations to our winners and highly commended candidates for standing out as paraplanners of that calibre.

Our thanks to the members of the judging panel for giving up their time (altogether 15 video interviews were conducted with candidates) and participating in the lively discussions as we sought to pinpoint our winners.

Finally, our thanks also to Parmenion for sponsoring the Paraplanning Awards for the third year running.

Methodology

Entry to the 2021 awards was by self-nomination, with all candidates writing a 500-word essay on a set question. Shortlists

New Paraplanner of the Year: Katie Read, Capelin Financial Management

were then drawn up by the judges against a rigorous set of criteria and shortlisted candidates interviewed by the judging panel. Judges were split across the panels and due to the ongoing Covid-19 pandemic restrictions, interviews were conducted by video. The exception to this process was the Personality of the Year, which required paraplanners to nominate the person they felt had made an outstanding contribution to paraplanning over the past year.

Paraplanner Team of the Year: Aram Kupelian, Holden & Partners

Administrator of the Year: Samantha Flaherty, Plus Group

Outsourced Paraplanner of the Year: Laura Siddall, AYCE Planning

Paraplanner of the Year: Dan Limb, Paradigm Norton Financial Planning

Personality of the Year: Benjamin Fabi, Principled Paraplanning

The Paraplanner Awards 2021

Paraplanner of the Year

- **Winner:** Daniel Limb, Paradigm Norton Financial Planning

Also shortlisted:

- Andrew Wynne, Mazars Financial Planning
- Jennifer Mo, G&E Private Wealth

Outsourced Paraplanner of the Year

- **Winner:** Laura Siddall, AYCE Planning

Highly Commended:

- Jo Parkes, Navigatus

Also shortlisted:

- Tony Slimmings, Paraplanning Hub

Paraplanner Team of the Year

- **Winner:** Holden & Partners

Also shortlisted:

- bdhSterling
- Cowgills Wealth

New Paraplanner of the Year

- **Winner:** Katie Read, Capelin Financial Management

Highly Commended:

- Andrew Masson, Acumen Financial Planning

Also shortlisted:

- Keziah Condry, Navigatus
- Ebony Barker, Paraplanning Hub

Administrator of the Year

- **Winner:** Samantha Flaherty, Plus Group

Also shortlisted:

- Amy Hunt, Navigatus

Personality of the Year

- **Winner:** Benjamin Fabi, Principled Paraplanning



Patrick Ingram, Head of Strategic Partnerships, Parmenion: "Parmenion is enthusiastic in our support for paraplanning which we see making an ever more significant contribution to great customer outcomes within financial advice. The many ways that analytical excellence and independence of thinking can complement the skills of advisers in framing recommendations and providing ongoing reviews were clearly evident in the shortlisted candidates. They should all be very proud of their accomplishments."

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PARAPLANNER TEAM OF THE YEAR AND PERSONALITY OF THE YEAR

Paraplanner TEAM of the Year

Holden and Partners

Holden and Partners recently reviewed its paraplanning team and is increasing its number from six to eight, restructuring the team to make better use of the talent within it. Aram Kupelian, who heads up the team explains: "We took a good look at who we had doing what and realised there was a better way to do things. We had three paraplanners with some 30+ years of experience of paraplanning between them and high levels of qualification as well as people within the administration team who wanted to progress. But we were all working in a traditional style of paraplanners to advisers, working one-to-one yet with no real regard to the type of work that may be crossing their desks.

"So we restructured to make better use of the talent in the team and so we can bring in new people ambitious to become paraplanners."

The team structure now consists of three layers:

- Financial Planning Associates (FPA), experienced senior paraplanners who

work with individual advisers (partners in the firm), undertaking the more complex client work and who are more actively involved in the financial planning from start to finish.

- Paraplanners, undertaking typical paraplanning work.
- Paraplanning Associates, who are training to become paraplanners and are mentored by the FPAs.

Structuring in this way, Aram says, "makes better use of the experience and the qualifications that we have in the team, while also freeing up more of the partners' time for prospecting and building client relationships."

The firm actively encourages its staff to want to progress in their careers, whether through exams or moving around in the company. Two of the new Paraplanning Associates are coming from the administration department, as an

example. "We recognised that we had qualified and experienced administrators who wanted to be paraplanners and this now provides a mechanism to progress good people within the business.

"It brings new blood into the paraplanning team, and the profession, and is good for the culture of the business as it gives people the opportunity to progress."

Winning the *Professional Paraplanner* award, Aram says, "is recognition that we are doing things well. We

are by no means perfect

and we are always looking to improve, which is what our restructuring is about, but it is nice to have the validation of our performance as a team."



Aram Kupelian

Personality of the Year

Benjamin Fabi, Principled Paraplanning

Benjamin is a long-term contributor to community discussions and forums and someone who has been generous with his time in helping other paraplanners with technical questions. Interviewed for *Professional Paraplanner* in 2020, Benjamin gave this advice to paraplanners looking

to set up their own outsourced business. "Strive to put forward your best version of yourself. If you are honest in your opinion and generous with your time and knowledge to those who will value it, they will better understand who you are and in time that will pay off."

It's advice he still stands by, he says. "I try to help the community where I can. Since starting my business I've been less on social media, but in forums or LinkedIn if I see someone has a query and I know the answer, I'll try to help."

Benjamin set up as an outsourced paraplanner in 2018 to take on the more complex cases for advisers and is seen as a technical specialist. "I enjoy the technical domain and helping other people technically is something I get a great deal of validation from."

On winning the award, he says: "I am delighted to be nominated by my peers to receive this award – based on my personality. More seriously, it's nice to know what you do is helpful to the paraplanning community. Thank you to everyone who nominated me."



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Paraplanner of the Year

Daniel Limb, Paraplanner, Paradigm Norton

Dan has been paraplanning for five years. His financial services career started within a major bank but talking to ex financial advisers within the organisation he realised he would more likely enjoy working in a true financial planning environment. So he made the move, became an administrator with Brunell Capital Partners in Bristol, trained up to be a paraplanner and then joined Bristol and London-based Paradigm Norton three years ago.

Dan works for a single partner in the firm and is fully involved in the financial planning, which includes meeting clients. "For a new client, I will go with Sean, the financial planner I work with, to the initial

PARAPLANNER OF THE YEAR AND OUTSOURCED PARAPLANNER OF THE YEAR



client meeting. From the information we obtain we will then formulate a financial plan and then we will meet with the client again (virtually during the pandemic) to present our views. As part of the process, I will deliver highly detailed notes and suggestions to the adviser in line with a

client's goals and objectives and where a cashflow forecast is required, usually I will present that to the client."

'Client first' is the maximum of the company Dan says. "Personally, this allows me to treat customers in a way that I would like to be treated when I approach a company for help or a service. I am empowered to go above and beyond to ensure the clients are happy, reassured, and confident in their decision to trust us with their financial planning."

Over and above enjoying the technical aspects of the role, Dan says the most satisfying element is the interaction with clients. "There is nothing better than talking with clients, listening to their stories and discussing real life scenarios and solutions that give meaning to their money."

Outsourced Paraplanner of the Year

Laura Siddall, Director, Ayce Planning

A one-time financial adviser, Laura turned to paraplanning after becoming a mother in 2010. She says: "Even as an adviser I realised that I preferred the technical work to seeing clients face-to-face, so when I was offered three days a week working in an office as a



paraplanner that suited me. Then I got asked by an adviser if I could do work for him on an outsourced basis. And from there I grew into a fully outsourced business."

That was in 2015 and she hasn't looked back. "All my clients I get by referral or word of mouth. Over the pandemic period I've picked up even more business, which I think is down to advisers realising that it is viable to have their paraplanners working remotely. I expect a lot more paraplanning will be done on a remote working basis from now on."

Laura considers the advantages of working outsourced being the greater degree of work flexibility and having more control of her working relationships. "I work with a number of one-adviser firms and as an outsourced paraplanner running your own business it becomes more of a mutually beneficial partnership. Advisers will ask me for my opinion and trust my judgement." It also means she can choose

who she works with, she adds. "You get to know the kind of adviser you work best with and as most of my work comes through referral they tend to be like-minded businesses."

Laura believes the demand for paraplanning in general will continue to grow. "In many ways increased compliance has created the need for paraplanners, to relieve advisers of the technical, research and report writing elements of financial planning and let them focus on the client relationships. They are separate roles these days and require different skills sets."

"Paraplanning is now a career and a profession in its own right."

She is now contemplating her next business step. "My business has grown so much during the pandemic that I'm now at the stage where I can look to bring on another person to help. I'm probably looking for someone like me six years ago, a working mum who wants to work part-time."

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New Paraplanner of the Year

Katie Read, Paraplanner, Capelin Financial Management

Katie may have only been in the role of paraplanner since August 2020 but the accountancy and finance graduate has hit the ground running at the Solihull-based firm. Moving straight from University into the firm's graduate scheme, she started as an administrator with an eye to becoming a paraplanner. She achieved her PFS Fellowship in 3.5 years, in part, she says, because of the pandemic: "I used Lockdown as time to focus on passing my exams."

In a firm of 10 people in total,



there is plenty of opportunity to gain experience and MD Derek Capelin actively encourages staff to get qualified and progress their careers, Katie says.

Two paraplanners serve three financial planners and Katie attends client meetings, something she feels has helped her develop as paraplanner and do a better job for clients. "Being in the meetings I can hear what is discussed. We could cover a whole range of things that are important to the client. I take notes and have separate case discussions with the adviser, all of which I then use in writing the suitability report. Hearing clients talk I can use their own phrases in the report to help make it more personal." Working in a

small firm, Katie adds, means everyone pitches in, which again, has provided useful experience. "I have been given responsibility for managing the workload of two administrators and I'm also given projects, like running the firm's Capital Gains Tax exercise, which means going through our system to find the clients who will benefit from CGT planning."

Apart from meeting clients, Katie says tax planning is the element she likes best about the role. "I suppose that comes from my accounting degree, but I like nothing more than getting a spreadsheet together and plugging some numbers in."

Of all the roles in the firm, she feels paraplanning most suits her. "Every day is different. It's such a diverse role and when you work for a firm that is willing to let you take responsibility, you can make it into as big or as small a role as you want."

Administrator of the Year

Samantha Flaherty, Administration Team Leader, Plus Group

Samantha joined outsourced paraplanning and administration firm Plus Group in 2015 as an apprentice. Six years on she is leading a team of four administrators for the firm.

The apprenticeship scheme she says was a good foundation, providing a year of learning the basics, before moving into the firm's 'Chaser' department, whose primary role is to follow up with providers for responses, such as to Letters of Authority. "This was a good starting point for me as you get to learn a lot about the financial advice process, and you get to do things in a lot more detail and it becomes more about personal administration for the advisers," Samantha says.

In January 2021 she was promoted to the team leader role, which means she does

less document chasing, but is still very hands-on. "As a third-party administrator we work with a lot of different advisers so I'm still doing a lot of the work but I'm also monitoring workflow and assigning tasks to team members." Playing to the strengths of the team is key, she says. "The more you work with people the more you realise who is best at doing certain tasks."

Being "very organised" is fundamental to the role, she adds. Plus Group uses Harvest to log work done and time and Microsoft Teams to diarise and record adviser preferences and information. Samantha also employs a colour co-ordination system for her emails to keep track of workflow.

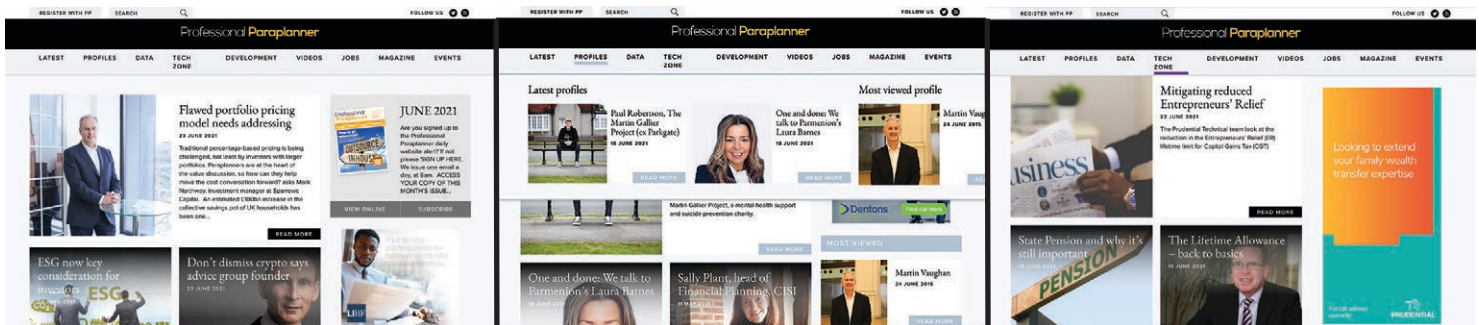
The bane for all administrators it seems is the time wasted chasing documents and information from providers. But what makes her role enjoyable, Samantha says, is "having something different to do and dealing

with different advisers every day. I speak to so many people every day and they can be from all across the country".

Unusually for third party providers, this also includes end clients. "We will book annual reviews with clients and some advisers have their phones diverted to us so we are often first port of call for clients. We try to be a member of staff for the adviser rather than an outsourced firm."



Professional Paraplanner's New Look Website



With four dedicated subject zones to help you find the news and information you need



• **ESG Zone:**
Newly launched to help you better understand, research and recommend in the ESG/Sustainable Investing environment.
Sponsored by EdenTree.



• **Investment Committee:**
Insights and data to help you in your investment research.
Sponsored by Fidelity International.



• **Tech Zone:**
In-depth articles on key areas such as pensions, tax and trusts.
Sponsored by The Prudential



• **Tax & Trusts Zone:**
Latest news and insights.
Sponsored by Octopus Investments

Our Development zone is now dedicated to exams, studying, career and self-development.

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Professional Paraplanner Awards 2021

PROVIDER AWARDS WINNERS 2021

Every year we ask paraplanners to nominate the providers they feel warrant recognition for the level and quality of service and/or product(s) they deliver to the paraplanning market.

The companies that understand paraplanners' needs for efficient, easy-to-access data and information, have great customer care and those who offer technical knowledge and support to help paraplanners in their role are the companies that are put forward year-on-year.

In the five years that we have been running the awards there are some companies that stand out – indeed, some companies have dominated individual categories for the full five years. Prudential has been recognised by paraplanners year after year as a provider of in-depth and topical technical support. Vanguard has dominated the passive investment category as has Octopus for alternative investments,

while Royal London are clear favourites with paraplanners for personal pensions and AJ Bell for SIPPs.

When it comes to two important areas for paraplanners, the best overall service for new clients and for existing clients, Transact and Standard Life have featured heavily in both, while Parmenion has garnered the plaudits for new client onboarding in the past two years.

FE Analytics has scooped the Best Research Software award five years running.

Our awards winners have to be nominated by paraplanners and rival companies in these categories should be looking at what the winners are doing to see how they might improve their service to and their standing with paraplanners, in particular as so many paraplanners are now influencing where client money is placed.

We congratulate all of this year's winners and highly commended companies and also thank every paraplanner and

administrator who took the time to complete the nomination form for the *Professional Paraplanner* Provider Awards. Your time and input are greatly appreciated.

Methodology

Every paraplanner and administrator subscriber to the magazine or website is sent a dedicated form on which they can nominate the companies they consider delivered the best service to them in each of the award categories. Results are monitored to ensure nominations are restricted to our paraplanner and administrator subscribers.

The winners of the awards are those with the most nominations.

In 2020 we introduced Highly Commended status for the Provider awards. This was to recognise companies chasing the leaders for all categories, in particular where there was a dominant company in the market.

THIS YEAR'S WINNERS

Best Overall Service to Paraplanners – New Business

- Parmenion
- Highly commended: Transact

Best Overall Service to Paraplanners – Existing Business

- Transact
- Highly commended: Standard Life

Best Technical Support to Paraplanners

- Prudential
- Highly commended: Transact

Best Training Resource for Paraplanners

- Bespoke Training Solutions
- Highly commended: Brand Financial Training

Best Research Software

- FE Analytics
- Highly commended: O&M Systems

Best Non-Research Software

- Voyant
- Highly commended: Paraplanning Online

Best Back-Office System

- Intelliflo Office
- Highly commended: IRESS - XPLAN

Best Platform

- Transact
- Highly commended: Standard Life

Best Third Party Support/ Compliance Service

- CATS
- Highly commended: Threesixty Services

Best Provider Website

- Royal London
- Highly commended: Fidelity FundsNetwork

Best Small Product or Service Provider

- Cashcalc
- Highly commended: Sprint Enterprises - Fastrak

Best Active Investment Solution Provider

- Baillie Gifford
- Highly commended: Liontrust

Best Passive Investment Solution Provider

- Vanguard
- Highly commended: Dimensional

Best Alternative Investment Provider

- Octopus Investments
- Highly commended: Downing

Best Outsourced Investment Firm

- Tatton Asset Management
- Highly commended: EQ Investors

Best Offshore Product Provider

- Utmost Wealth
- Highly commended: Canada Life International

Best Retirement Solution Provider

- Royal London
- Highly commended: Scottish Widows

Best Full SIPP Provider

- AJ Bell
- Highly commended: Dentons Pensions



Thank you for voting FE Analytics Best Research Software!

FE Analytics is proud to win Best Research Software for the fifth year in a row. We don't take your support for granted and are always looking to evolve and improve our services.

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FE Analytics

Professional Paraplanner Awards 2021

BEST RESEARCH SOFTWARE



This year, FE Analytics scooped the Best Research Software for the fifth time in a row, an accolade that has greater meaning coming after over a year of global pandemic, says Steven Mitchell, head of Propositions at FE fundinfo.

“For many financial advice firms 2020 was the biggest test of their investment propositions since the Global Financial Crisis. Volatile markets reinforced the need for an effective investment research and analysis tool, as an integral part of their advice process. The vital role that FE Analytics played in supporting advisers and paraplanners is highlighted by the surge we had in the use of Analytics with a 55% increase during the market downturn of February and March.

The company responded in several ways to the challenges, first through significant investments into FE Analytics, Steven explains. “Many of them were technology focused, rather than feature lead. We moved our services to cloud technology, which has improved scalability, stability, performance and response times, enabling paraplanners and advisers to act faster in times of market stress.

“This has also further enhanced security, allowing us to respond quicker to online security threats and protect the information that we hold for our clients.”

To provide further support to advisers and paraplanners during this



period of uncertainty, over the months of May and August, the FE fundinfo team offered free access to the FE Analytics Training Academy ‘Modular Course + Certification Package’. “We took over 1,300 registrations for the free ‘lockdown learning’ training, which was incredibly well received,” Steven says.

FE Analytics has also been responding to the rise in interest in ESG investments. “Our FE Analytics tool will see some exciting developments later this year, we have recently signed an agreement with MSCI to license their ESG Fund Ratings.

“Users will soon be able to access a wider range of ESG data, ranging from the overall ESG-Score of a fund to more detailed metrics such as the social and governance measures and rating distribution, the fund’s carbon intensity, green and brown revenue

generation and any United Nations Global Compact (UNGC) violations they may have,” Steven explains.

In addition, the FE Investments team recently launched a Responsibly Managed range of Model Portfolios. “Most clients just want their money to do good in the world,” Steven says. “Our Responsibly Managed Portfolios ignore the noise and focus on the things that really matter to them, like tackling the climate crisis and avoiding unethical behaviour. To achieve this they focus on three simple principles: Do less harm; Do more good; Deliver on risk and return.”

Looking forward, over the next year, there are three “highly exciting developments” in the works for FE Analytics, Steven says. “First, as mentioned earlier, we are introducing MSCI ESG rating data into the tool.

“Secondly we will soon be launching a new Decumulation tool which can be utilised by FE Investment clients.

“And finally, following our acquisition of CashCalc we will be continuing the integration of the two services to enhance the customer journey and simplify the investment process.”

And, he adds, FE Analytics is designed to support the whole team. “Within FE Analytics you can share research and portfolios across the same user group. This allows the paraplanners to support advisers with the full power and potential available within FE Analytics.”

On winning the accolade from paraplanners five years in a row, Steven says: “We are delighted to be recognised for this award, we understand the importance that investment research plays in a paraplanner’s role and over the past five years we have consistently made efforts to improve our offering to better support them and their clients. We’re confident with our upcoming updates we can continue to support paraplanners into the future.”

“We understand the importance that investment research plays in a paraplanner’s role and over the past five years we have consistently made efforts to improve our offering to better support them”



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BEST TRAINING RESOURCE FOR PARAPLANNERS



Bespoke Training Solutions (BTS) was conceived in an Italian restaurant in Manchester, 18 years ago. Founders and directors Luiza Todd and Jeff Scholes have been helping candidates achieve their Ro exams ever since. The pair decided to specialise in Ro exams, Luiza says, “because we wanted to deliver something different to everyone else in the market and really help the people using us”.

As qualified project and programme managers, this is what they have done ever since. The pair also walk the walk, taking the Ro exams every year to keep their hand in and stay fully in tune with what the examiners are asking of candidates.

BTS started with face-to-face workshops, then developed a range of study guides. More recently they developed an App, the Study Buddy, through which candidates can purchase exam training and practice questions. “When the pandemic hit, we changed our workshops to online sessions and we thought, ‘what else can we do?’ So we developed an eLearning suite of guides which people can download,” Luiza says.

They incorporated the eLearning into a new programme, STEP – Study, Train, eLearn, Practice.

“As a company you have to keep progressing and innovating,” Luiza says. “We constantly review what we do to ensure we are as up-to-date as possible and we are adapting and developing our services to meet what people need. Our interactive eLearning suite is one example.

“But what we think really makes us stand out as a training company,” Luiza says, “is our customer service. We are always on-hand to answer questions and

help where we can. We love what we do. And we particularly like working with paraplanners because they are a lovely bunch of people, hard working and keen to learn. Our philosophy is that no matter who you are, an individual paraplanner or a FTSE 100 company, you get the same high level of service from us.

“I am proud of what we do and what we achieve for people.

We think it is a privilege to support people in the way that we do and helping them progress their achievements and their careers.”

Luiza believes the digital examinations which were introduced during the pandemic are here to stay. “There won’t be any going back. They are easier to administer and probably easier to mark too.”

If she has a pointer for exam takers it is “don’t assume that you have to buy the exam materials from the exam body. There is a wealth of options out there – find one that suits what you need and how you like to work. Look on social media to see who’s

being talked about by candidates who have been through the exams and passed. Who got them there?”

On the award win, Luiza says: “We are thrilled to bits. Learning paraplanners had given us the award really made our day.

It’s a definite ray of sunshine after what has been a dark 18 months or so for everyone. We are very grateful; thank you.”

“BTS very much live and breathe what they do.”

“Luiza and Jeff helped me understand some difficult concepts on the way to me achieving my diploma.”

“Jeff and Luiza (and BTS) have provided the most incredible support to me over the last year or so... They are always on hand via email/telephone to answer questions, help with exam prep and generally be fantastic!”



Luiza Todd

Professional
Paraplanner
**Awards
2021**

Winner
Best Third Party
Support/Compliance
Service

Thank you to
everyone who
voted for us

"Working with CATS has been like
a breath of fresh air - the team
respond quickly and reliably to
enquiries and will rally around
to ensure we are not waiting for
long for a response, which is both
refreshing and hugely appreciated"

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100% of our firms said that
our service levels have
been maintained during the
Covid-19 pandemic, which is a
tremendous achievement for
our team and one we are very
grateful for.

100%

100%

100% of our firms are satisfied
or very satisfied with the
availability of their consultant.

100% of our firms are satisfied
or very satisfied with our speed
of service.

100%

99.15%

99.15% of our firms would
recommend us to other IFAs,
which is a huge accolade for us,
we are working on the other
0.85% 😊

99.11% of our firms are
satisfied with the practical
and commercial nature of our
advice.

99.11%

98.24%

98.24% of our firms are satisfied
or very satisfied with the quality
of our service in general.

97.89% of our firms are satisfied
or very satisfied with our CPD
training days.

97.89%

90.27%

90.27% of our firms rated our
services as 'Excellent' or 'Good'.

Professional Paraplanner Awards 2021

BEST THIRD PARTY SUPPORT/ COMPLIANCE SERVICE

CATS was established in 2005. A law graduate, Mel Holman began working in-house as a compliance officer, until she took what she describes as a “calculated risk” to set up on her own. It was a move that has paid off, as 16 years later Mel, along with her husband and co-director, Martyn Holman, runs a firm of 14 people, dedicated to working with advice firms to maintain and improve their compliance processes.

One of the core precepts of CATS, Mel explains is that compliance should not be seen as a ‘necessary evil’ but should be a part of good business practice. “If people see compliance as something they have to put up with, that immediately becomes a barrier to a proper conversation. But if you have the mindset that compliance is here to work for you, not against you, and it fits naturally within your processes, then compliance will flow with you to the benefit of the business.

“Every advice firm wants to do the best they can for their clients, so our approach is to look at what fine tuning can we do to help ensure firms are following a compliant process? That’s what we’re about; we’re trying to find pragmatic solutions. Compliance is about being outcomes focussed.”

With paraplanners being integral to a firm’s planning processes, CATS often provides feedback direct to them. “For some firms we have monthly calls with the paraplanner teams, to provide feedback on files and talk about trends and changes. We have outsourced paraplanner firms as our clients and for other firms we work with, paraplanners will pass queries to us or will pick up the phone and talk through a case.

“We will also review paraplanners’ CPD, do testing, and talk through their in-house training plans. It all depends on the firm.”

Alongside direct contact, CATS has a large online resource which is available to clients, which Martyn oversees. “The CATS Hub contains webinars, a learning zone



and our regular newsletters. We also like to interact with paraplanners online and through forums.”

In terms of one of the most common areas of concern which the team sees is around capacity for loss. “Advisers can often quote what capacity for loss is but that doesn’t always translate into practice.

“Likewise, there are tools/questionnaires out there to help advice firms understand a client’s capacity for loss, but then they have to stand back and assess whether what the client says their capacity is, stacks up with what else the paraplanner knows about the client,” Mel says. However, she adds, this tends

to be less of an issue where a firm is using cashflow planning, particularly where they are using ‘what if’ scenarios to help the client better understand the potential impacts on the financial plan.

Another common area of concern is where there are gaps between the fact find and the suitability report. “It can be where there has been communication between the adviser and the client that hasn’t been recorded. This can lead to assumptions being made, which can be dangerous.”

If paraplanners want to help their firms to improve their compliance practices, Mel suggests, it is to “take a bird’s-eye view of the financial plan, to sense check, do they understand what is going on with the client. If there is something you feel is missing, have the confidence to be firm with your adviser to get the information you need. Otherwise you risk making assumptions and that’s rarely good for the client or the business.”

On CATS’ award win, Mel says: “We are chuffed to bits. It means so much more to us that we have been nominated by paraplanners because they are often the people we deal with. Thank you so much.”



Martyn Holman



Mel Holman

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Best Overall Service
to Paraplanners - New Business
Professional Paraplanner Awards Winner 2021



BEST OVERALL SERVICE TO PARAPLANNERS – NEW BUSINESS

In an unprecedented and exceptionally tough time for businesses, winning the Best Overall Service to Paraplanners - New Business award for the second-year running is a huge fillip for Parmenion, says Laura Barnes, head of intermediary distribution, Parmenion.

“It validates the considerable effort put in by the various teams in the business to keep the onboarding process as smooth as possible for advice firms and their clients.

“At the outset of the first lockdown we needed to move 95% of our team to home working and we were very conscious of the potential impact this might have because great customer service is absolutely key for us,” Laura says. “It’s an area where we stand out and it’s where we generate our greatest advocacy. Ensuring we didn’t compromise the service in respect of the phones being answered and solving any queries and problems from clients, required commitment across the teams. In that period, we answered 92% of calls in 20 seconds or less and we saw a huge uplift in use of live chat.”

To help users further, Parmenion added more articles to its Knowledge Base, a repository where users can go to find answers to commonly asked questions. “During 2020 we increased the number of articles on the Knowledge Base to over 400. A key part of this was to ensure the articles covered a greater range of subjects and to provide additional easy access to the answers people needed,” Laura says.

“Maintaining our service levels in this extraordinary environment was absolutely essential to who we are – challenging but pleasing to achieve.”

Parmenion also accelerated introduction of digital capabilities during 2020, both to meet demand from users for new ways of operating that accommodated the new working environment, and to decrease the need for rekeying of information. As a result, by the end of Q1, 2021,

Parmenion

Parmenion received almost 50% of its new business digitally. “Working digitally means we have increased efficiencies both for the advice firm and our own operations department, whilst focusing on having the best security protocols in place.” Security is a real focus for us – transitioning to homeworking sparked a surge in cybercrime in the wider business world, so we have worked hard to maintain our exceptional security and education for staff on how to be alert to scams.

Given the 16 months the business has been through, perhaps the most striking statistic, according to Laura, is that error rates are at 0.1% across all operational processes. “We tried to be nimble enough to evolve with the climate and to adjust our processes to get the best outcomes. Feedback I’ve had from clients is that our response in March 2020 and after stood out in the industry and we’re proud of that.”

In addition, during this period, Parmenion launched Vantage – a data

dashboard giving advice firms information in a visual way that is easy to access.

Looking forward, Laura says Vantage is soon to move into its second phase. “There will be further enhancements which will continue to support client data and insight, including being able to export data in different ways.”

Another support initiative the company started during lockdown was its ‘Let’s Talk Retirement’ series of webinars. “We had around 800 advisers and paraplanners engage with the series and that is going to be a key communication focus for us, especially with additional support and SIPP capabilities on the way. We’re also starting to do some podcasts in an effort to introduce different mediums for those who prefer not to sit in on a webinar.”

Ethical is also another growth area, Laura says. “We have experienced a huge interest in our ethical solutions and requests for us to provide materials that will help support understanding of that area. It is complex, and in an area plagued by greenwashing, we will shortly add a Defaqto research accreditation which will give great reassurance for paraplanners using Parmenion when investing ethically for clients.”

Winning the award for two years running, Laura says, is validation of the efforts Parmenion has put in to help make paraplanners’ lives easier. “It’s absolutely brilliant to win this accolade. Paraplanners are becoming core to financial planning and so to our business. We cannot underestimate how much paraplanners are relied upon and how crucial a role they play in achieving the right outcomes for clients. We are proud to be supporting paraplanners and we will continue to find ways we can help them in their role.”



Laura Barnes



Professional
Paraplanner
Awards
2021
Winner
Best Offshore
Product Provider

BEST OFFSHORE PRODUCT PROVIDER 2021, 2019 & 2018

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and their clients with a focus on service
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Professional Paraplanner Awards 2021

BEST OFFSHORE PRODUCT PROVIDER

utmost[™] INTERNATIONAL

It's absolutely fantastic that we've been voted for by paraplanners to win this award again. We understand the importance of paraplanners as the driving force behind technical expertise and processes within financial advice firms and are committed to supporting the profession," says David Matthews, head of UK Sales, Utmost Wealth Solutions.

The Utmost Group (formerly LCCG) was founded in 2013 by Paul Thompson and Ian Maidens with the ambition to create a market-leading specialist wealth management business with a global footprint. Utmost Wealth Solutions is part of Utmost International, the Group's international division, and operates in markets across the UK, Europe, Latin America, Asia and the Middle East. The Group has grown organically and through the acquisition of insurers that were previously owned by major insurance groups. Each of them brings a long track record and a depth of knowledge and experience in their respective markets. The planned acquisition of Quilter International in Q4 2021 will see assets under management increase to circa £58bn on completion.*

"The only independently owned international insurance group has Fitch "A" (Strong) Insurer Financial Strength Ratings for its insurance entities. Utmost has the financial strength and scale to fulfil the role of long-term partner," David says. "Our Defaqto Gold ratings in the UK for Investment Bond Service** for Utmost Limited in the Isle of Man and Utmost PanEurope in Ireland is further evidence of our longstanding commitment to excellent service."

Paraplanners typically engage with Utmost Wealth Solutions as a provider of independent wealth solutions for tax, trust and estate planning. For most clients, this is international investment and inheritance tax planning solutions for High and Ultra High Net Worth clients'



David Matthews

wealth structuring and wealth planning needs, David says.

"As part of holistic planning, our products and trust solutions can be employed throughout a customer's life to assist with accumulating wealth, providing tax-efficient withdrawals and passing assets through the generations."

Day-to-day the Utmost team will deal with paraplanners in a number of ways, David explains. "Some examples of this would be: providing input for reports on the benefits of Portfolio Bond structures; assisting with guidance and input on the range of IHT planning trusts we offer to determine which might be the most appropriate; input and guidance on the differences and benefits of the distinct jurisdictions of the Isle of Man and Ireland; and inputs and guidance on the product nuances such as 'life or Redemption' and benefits of using a Corporate Trustee for specific client scenarios.

"Our Technical Team is also there to support with matters relating to tax, trusts and IHT as well as assisting with chargeable event calculations on withdrawals and surrenders. We offer a

unique and complementary Trust Review Service which can be invaluable when assessing a Trustee's or Settlor's future planning needs."

However, key to a great offering is a company's onboarding and ongoing customer support. To speed up and also smooth the paraplanner's contact (and so the end client's journey), Utmost employs an experienced Welcome Team in its Isle of Man office. This team assists with pre-sale Illustrations and applications for both the group's Isle of Man and Irish products.

"The team can provide assistance and training on all aspects of the pre-sale and the new business process," David says. Utmost Wealth Solutions has also moved to embrace digital working. "We accept digital signatures via digital signature applications. Illustrations are also available online and applications for the Isle of Man Evolution products can also be submitted online."

Working in a complex regulatory and taxation environment, where the goalposts are continually changing, Utmost launched uTECH, a website-based training and support hub. uTECH draws on the specialist experience of Utmost's highly-qualified global technical experts to offer technical content (in the form of briefings and guides) and practical support for complex cases.

Pre-Covid 19, the Technical Team delivered face-to-face seminars and workshops throughout the UK for paraplanning and IFA firms, including the CPD validated Utmost Technical Academies. During the pandemic, the Academies were successfully delivered via webinar to a wide audience.

"The webinars have served us well but our hope is that post-pandemic restrictions, when people feel comfortable mixing again, our Technical team can get back out on the road," David says.

* as at 31 December 2020

** as at 1 February 2021

CashCalc

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Professional
Paraplanner
**Awards
2021**

Winner
Best Small Product or
Service Provider

85.3%

Professional Paraplanner Awards 2021

BEST SMALL PRODUCT OR SERVICE PROVIDER

CashCalc

There is an irony to Cashcalc winning the Best Small Product or Service Provider Award this year – given that in May 2021 the firm was acquired by FE Fundinfo. The win reflects the origins of the Cashcalc system, which was developed by Ray Adams to serve his chartered financial advice firm – Niche IFA, based in Newport, Wales – and then spun out as a standalone company and offered to other advice firms. It has gone from strength to strength over the intervening years – according to a report from NextWealth, it has around 45% of the UK cashflow tool market.

Ray says: “At heart I am a financial adviser who is looking to fix some of the pain points being experienced by my own firm. From that I have been able to develop a technology company which looks to find solutions both for my issues and those of other advice firms.”

Cashcalc was launched to the market in 2014 and has been innovating and developing ever since. Hence, Cashcalc is not just about cashflow modelling, another benefit is its ability to simplify and speed up the onboarding process for advice firms.

Ray explains: “A recent report published by the lang cat on behalf of Origo highlighted that on a simple case paraplanners /administrators can be rekeying data up to seven times. That’s the kind of problem we seek to address with Cashcalc. So, for example, we created a digital fact find where all the adviser or paraplanner has to do is send the client a secure link, and the client fills in all the details. This helps to eliminate errors such as misspelling of names, and it engages the client in the process. It means the adviser has all the details, collected digitally, factually correct and in front of them ahead of the first client meeting. And no rekeying has taken place. So, we have eliminated error, and reduced the paraplanner/adviser’s workload to sending an email with the link. The adviser can focus on the soft facts in the meeting and the conversation can be about what the

client wants to do with their wealth, not a fact gathering exercise.”

Exemplifying the continuing innovation, Cashcalc has just launched an App which will enable the adviser and the client to securely enter a portal, where they can send secure messages and exchange information and documents. Using the App clients can fully onboard themselves in around 45 minutes. “This takes the pressure off the advice firm and can help bring down the cost of advice for the client.”

And the FE Fundinfo acquisition gives Cashcalc the opportunity to develop further benefits for advice firms, Ray says. “My role remains to continue to develop the online suite of tools and deliver the company’s strategic roadmap. While Cashcalc is a small firm, we have eight developers working on our technology, as part of FE Fundinfo, we have access to 144 more developers.”

One of the key advances to come is a much deeper integration between FE Analytics and Cashcalc. Ray explains: “What we are working on is a one button switch to enable someone working in FE Analytics, to take their portfolio information through into Cashcalc to do cashflow forecasting – and vice versa. Again, it’s about eliminating the need for rekeying, which helps eliminate mistakes. Being part of FE Fundinfo opens up opportunities. We can draw on their huge depth and breadth of experience. It’s given me confidence to do things over and above what we could do in the past.”

On the firm’s second award win, the previous was for Best Non-Research Software provider in 2019, Ray says: “An award like this means more than if we had entered by submission because to win it people have had to take the time to nominate us. It’s like winning the players’ Player of the Year award.”



WINNER

Best Outsourced Investment Firm Professional Paraplanner Awards 2021

Thank you to all the Paraplanners that voted for Tatton. All of the awards we have won have all been voted for by the Financial Advisers and Paraplanners that trust Tatton to manage their clients' investments.

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Thank you.



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Professional Paraplanner Awards 2021

BEST OUTSOURCED INVESTMENT FIRM

Tatton was set up in 2013 by Paul Hogarth and Lothar Mentel following RDR to work in tandem with IFAs by providing a managed portfolio service which allows advice firms to offer direct competition to traditional wealth managers and larger advice businesses.

“We wanted to open up discretionary investment management to most clients and the use of platforms made this possible because it allowed us to charge for our service alone, making the cost to client and adviser fair and transparent and removing the barriers to entry for DFM services,” says Justine Randall, Sales Director at Tatton Asset Management.

Giving the platforms custody meant that the control of the clients’ assets stayed with the client and the adviser, which meant Tatton could be judged on its service alone.

At launch, Tatton looked to differentiate on price but as the market has demonstrated, Justine says, “Tatton wasn’t cheap, it was fair. When we launched, we were at least 50% under market norm, but for a managed portfolio service there is little justification for higher charges. Now we are known for our consistent repeatable investment performance, our relentless communications to advisers and clients and our service.

“We are totally committed to the IFA sector and driven to make their advice easier and their businesses more profitable. We have always operated under the Reliance on Others model – its our decisions, so we should take responsibility for them. We only work with externally advised clients, advisers know this, and they trust us more because of it.”

Paraplanners researching DFMs should look at five key areas, she suggests: Price, service, performance, business model and the heritage of the firm.

“Ask yourself: Why are they offering MPS? Is the adviser perceived as an introducer or



an important partner? Do they operate under Reliance on Others? What level of online service does the DFM provide? What responsibilities does the DFM still expect the IFA to perform and very importantly how much experience does the firm have with working with your investment platform?”

Customer service and support are key areas for paraplanners, and Justine points to a number of ways Tatton seeks to deliver on them. “We have a proprietary online portal that allows paraplanners to see all of their firm’s clients’ details, assets and develop e-signature new business proposals. It also contains all the relevant communications, factsheets that you

would expect and a real time platform availability function when we update portfolios to reduce to perhaps a day or two, business interruption when we make adjustments. We will also help with any investment information, charts and the like on a firm-by-firm basis if required and will always go the extra mile to help them with their clients.”

The firm launched its first Ethical Portfolios in 2014 and offers a complete range of Ethical/ESG risk-rated portfolios to advisers and their clients. “We have an established track record and plenty of experience in fund selection, screening and monitoring. We monitor all funds on an individual stock basis and apply our screening criteria to the stocks within each fund to ensure the manager is delivering. Last year we had 98% increase in client accounts in our Ethical Portfolios and have over £500 million invested in them.”

Portfolio updates and rebalances are made “when it’s right to do so for investment reasons and not on fixed calendar dates,” she says. “We have extensive experience in managing platforms during an update and provide real-time updates on platform availability to reduce business interruption to a minimum. Experience in working with numerous platforms cannot be overstated – it’s not straightforward with an update, their tech is different and we are very good at it.”

On the DFM’s award win, Justine says: “There is no stronger endorsement for us than to be voted as a winner by the industry that we are committed to supporting. Paraplanners are essential to any advice business so to be voted as the best outsourced investment manager is brilliant for us. We work incredibly hard to make working with Tatton simple and transparent so advice firms can focus on their clients, and we can manage and deliver the investment performance they require.”



Justine Randall

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