Paraplanner AWAITAS 2025

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Professional Paraplanner 9th Annual Awards

Editor's comment

Our judges

The Paraplanner Winners with profiles

The Provider Awards winners

Meet the Provider winners

Professional Paraplanner AWards 2025

EDITOR'S INTRODUCTION



Professional Paraplanner's ninth Annual Awards saw a packed room at the Merchant Taylor's Hall, London, eager to see who had won our eight Paraplanner awards and

18 Provider Awards this year.

Year on year the awards attract a greater number of people from a growing number of companies, which, we believe, is down to the increasing recognition of the importance and profile of paraplanning in the financial planning market.

The Professional
Paraplanner Awards really
are a celebration of all that is
paraplanning – reflecting the
changing nature of the market
and the role. Little did we think
when we started these awards

nine years ago with just three trophies

- Paraplanner of the Year, Paraplanner

Team of the Year and Paraplanner Personality
of the Year - how much the role would develop,
to the extent that we now have eight awards
being presented. We are delighted that we can
highlight the fantastic talent that exists in the
paraplanning community in this way.

The awards
ceremony wouldn't
be possible however,
without the help of our
sponsors. Huge thanks go
to Scottish Widows for being

our headline sponsor for the third year running, to Quilter for once again sponsoring the drinks at the Awards ceremony, and our other partner sponsors, the names of which you can see opposite. They all 'get' paraplanning and it is no coincidence that

as a result of knowing what paraplanners want and how best to serve them, many of those names are also winners of some of our provider awards voted for by paraplanners.

Finally, awards ceremonies like this take a lot of organising to enable everything to come together on the day as smoothly as possible. So a big thank you goes to our event team for their sterling work year after year.

Rob Kingsbury Editor, *Professional Paraplanner*

Judging panel

As always, a big thank you to our judging panel, which this year totalled 13, split across the various paraplanner awards categories. Our 2025 judges were:



Kim Bendall
Director
Go Paraplanning



Les Cameron
Head of Technical
M&G Wealth



Siân Davis Cole Director Snazzify



Richard Cooper
Business Development Manager
LIBF



Alan Gow Director Argonaut Paraplanning



James Heeley
Business Development Executive
Schroders



Michelle Hoskin

Managing Director

Standards international



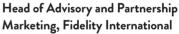
Claire Irvine Network Manager Nexus Global



Rob Kingsbury Editor Professional Paraplanner



Martin Rooks





Juliet Schooling Latter
Research Director, FundCalibre /
Chelsea Financial Services



Craig Spittal
Strategic Account Manager



Caroline Stuart
Director
Sparrow Paraplanning

Scottish Widows



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SCOTTISH MIDOWS



Scottish Widows is proud to be headline sponsor of the 2025 Professional Paraplanner Awards, which celebrate the outstanding contributions of

paraplanners across the profession. Their technical expertise, analytical precision and evolving responsibilities continue to elevate both the financial planning process and client outcomes.

Our annual Paraplanner Survey revealed 79% of paraplanners feel more recognised by advisers, while 91% feel empowered to challenge recommendations - underscoring the profession's growing influence.

Now firmly established as a long-term career path, most paraplanners expect to remain in the role for the next five years. This year's awards honoured the individual but also celebrated the collective impact of the paraplanning

community. Whether a winner or a nominee, each paraplanner plays a vital role in delivering high-quality financial advice.

The event served as a powerful reminder of the value, insight, and dedication paraplanners bring to the industry – every single day.

Congratulations to all the winners.

Craig Spittal
Strategic Account Manager
Scottish Widows

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Schroders





PROFESSIONAL PARAPLANNER 2025 AWARDS - IN PICTURES







The Merchant Taylors' Hall in London provided a perfect setting for the ninth Professional Paraplanner Awards, steeped in history of the craftsmen who set up the Livery Company in medieval times. Guests met first in the courtyard for drinks before entering the great hall for a three course lunch and the Awards ceremony itself. Some 180 guests came to this year's awards to celebrate the talent in the paraplanning community.

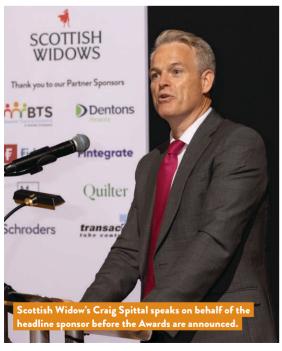






Awards 2025









THE 2025 PARAPLANNER AWARDS

ntering awards can be quite daunting. Most of the paraplanners and administrators who have been shortlisted and/or gone on to receive award accolades, say they doubted their ability to be shortlisted, let alone win. But it is always worth the experience.

People enter for differing reasons too – as you'll see from the profiles over the following pages.

Often it is the encouragement of colleagues which gives people the impetus to enter.

With only seven awards available for self-nomination, not everyone can be successful but the process itself can be a useful means for self-assessment. Aleks Sasin, founder of Navigatus, says that they use the process to really analyse how they are doing as a team and whether they can do more. It has also made them look at how they project themselves externally. She encourages her team members to enter the individual awards as well – and you can see from the list below how well that paid off for them.

We believe every paraplanner and administrator has it in them to win an award. But, as the catch phrase says, 'you've got to be in it to win it'.

Over the past nine years we have increased the number of awards available to enter because we want to give a wider range of practitioners the opportunity to go for an award. Through our methodology, we aim to look beyond just the qualifications and technical expertise of paraplanners and administrators, important as they are, to the approach, ethos and passion candidates have for the role. Through our various judging panels, usually three to four judges per category, we are able to delve into these attributes in each of our candidates.

The huge array of talent we have seen over the years is incredibly reflective of not just the growth of financial advice/planning as a profession but also the importance of paraplanning and administration in making that happen.

Awards methodology

The Paraplanner Awards are entered through self-nomination. Candidates had first to write a 500-word essay on a topic set by the judges. They then were called to interview where they answered a number of questions, for three or four judges. All interviews were conducted online.







Professional Paraplanner Awards 2025

Paraplanner of the Year (in-house)

Winner: Tom Hartley - Holden and Partners Highly Commended: Christopher Brown -Succession Wealth

Also shortlisted:

Marlena Eltringham - BRI Wealth Management

Outsourced Paraplanner of the Year

Winner: Hannah Hirons - Navigatus Highly Commended: Stephanie Tennant -Accelerate Adviser Solutions

Accelerate Adviser Solutions

Also shortlisted:

Angela Holdsworth - IFA Assistant Stuart Stanford - Root Research Ltd

Paraplanner Team of the Year

Winner: Navigatus

Highly Commended: Quilter Cheviot

Financial Planning Also shortlisted:

The Adviser Support Hub (TASH)

Paraplanner Team Leader of the Year

Winner: Poonam Patel - Quilter Cheviot Financial Planning

Highly Commended: Luke Sparkes -

The Adviser Support Hub (TASH)

Also shortlisted:

Matt Baird - Accelerate Adviser Solutions
Rachel Crowne - Succession Wealth

Investment Paraplanner of the Year

Winner: Kate Richardson - Blithe House Financial Management

Highly Commended: Mehul Patel -

Succession Wealth Also shortlisted:

Reece Edwards - Hampshire Hill Group Limited

New Paraplanner of the Year

Winner: Jessica Sykes - Brittanic Place

Financial Management

Highly Commended: Haidy McGregor -

Navigatus

Administrator of the Year

Winner: Tracey Grant - Kubera Wealth Highly Commended: Micheala Hawkins -

Navigatus

Also shortlisted:

Hana Jamil - Kubera Wealth

Emily Miles - Accelerate Adviser Solutions

Personality of the Year

Winner: Alan Gow - Argonaut Paraplanning

If you'd like to enter the 2026 Awards, the entry process will open in March next year.





PARAPLANNER TEAM OF THE YEAR

In association with



Navigatus

avigatus won the Paraplanner
Team of the Year while its
individual team members scooped
Outsourced Paraplanner of the
Year and were highly commended
in the New Paraplanner of the Year and the
Administrator of the Year awards.

Founder and managing director Aleks Sasin has won two Professional Paraplanner Awards in the past, Outsourced Paraplanner of the Year in 2019 and Team Leader of the Year in 2023, Micheala Hawkins won Administrator of the Year in 2020, while the firm achieved Highly Commended for the Team award in 2024.

So what motivates the team and its individual members to continue to enter the awards?

Aleks says one of the great benefits has been to help the team focus on what they do well and where they could improve. "We find the process of applying for the awards helps build our confidence and the way we work. It's really hard to put yourself forward for an award – there's a lot of research that says women in particular find it hard to do – there's a process of introspection needed, which we've found to be really beneficial.

"We like the fact that for the Professional Paraplanner awards you start by writing an essay, as writing is what paraplanners are used to. Also it's not just about how many exams you have or how technical you are, it's more about what it means to be a paraplanner and having passion for the role. It's not threatening, there's no right or wrong answer, you just have to be yourself and let who you are shine through."

Aleks says she has encouraged members of the team to put themselves forward individually and as a team. "We entered last year and didn't win but that made us come back and ask questions. It made us think about how we project



our culture and the way we work outside of the business. How we could make sure others see what we see internally about the quality of our service and what makes Navigatus different."

That review process clearly paid off in this year's successes. Aleks says: "We're genuinely overjoyed. We are going to cherish that feeling for a long, long time."

OUTSOURCED PARAPLANNER OF THE YEAR

In association with



Hannah Hirons, Paraplanner, Navigatus

aving worked for 19 years' in financial services, primarily within compliance and paraplanning, Hannah brings considerable experience to the outsourced paraplanning role.

Balancing a focus on the adviser as client and achieving the best outcome for the end client, is key, she says. Having a compliance background, writing policy as well as undertaking file checking, can be invaluable in this respect. "I can look at cases from a compliance point of view, assess the details and discuss the options. It's about helping advisers get the right outcome for their clients and for their business. Advisers tend to appreciate that."

Being at arm's length from the client, does mean there can be "an element of detective work involved to ensure you have all the facts," she says. "Some advisers are better at giving information than others, and with AI transcriptions, sometimes you are getting great reams of information you have to sift through.



But as you get to know each adviser, their thought processes and how they run their business, that makes it easier to get the information you need."

It also helps working within a supportive and accessible team, she says. "This is one of our great strengths. We have a very collaborative and supporting culture. Each of us has our particular areas of knowledge and we know we can call on one another if we have a question."

The team also gets together each week for Technical Tuesday, to help improve their knowledge. "Sharing of knowledge is important. It's how you pick up on new things and the little things that can make a difference."

On winning the award, Hannah says: "There was an element of imposter syndrome. It was a great day, and I particularly liked that it was paraplanner focussed."



PARAPLANNER OF THE YEAR - IN-HOUSE

In association with

SCOTTISH WIDOWS

Tom Hartley, Financial Planning Associate, Holden and Partners

om Hartley joined Holden and Partners in 2018 as an administrator and has stayed with the company to become the paraplanner working directly with the managing partner of the firm.

Transitioning from admin into paraplanning and the Financial Planning Associate (FPA) role, is a common route with Holden and Partners, which Tom sees as beneficial.

"It has given me a strong working knowledge of the processes and pressures each area of the team faces, and that helps in ensuring every client receives a joined-up, consistent experience," he says.

As FPA, Tom actively collaborates with the



adviser on the advice, including attending all clients meetings, where he presents the cashflow plans to the clients. Doing so helps both with his paraplanning and better understanding the advice process, he says. "It gives you a good understanding of the client's situation, not just from being on paper and not just the technical detail, you see the person and

you think about it from that side of things rather than just what's in the file."

Through experience he now takes notes of interest from client conversations, such as holiday plans, which he'll then ask about in the next meeting. "It's a simple gesture but I find it helps strengthens rapport and reminds the client we really care about them as people."

Ultimately, Tom has his sights set on becoming a financial adviser within the firm. "The FPA role is a very good route into advising but it also could be a role you stay in. It's given me invaluable experience and the confidence to know that when you do get asked that technical question, how best to deal with it."

On winning the award, he says: "We can know we are doing a good job in our firms or our areas but we don't always know how that stacks up elsewhere. So it's great to have that vindication from other people in the industry."

INVESTMENT PARAPLANNER OF THE YEAR

In association with

Schroders

Kate Richardson, Head of Paraplanning, Blithe House Financial Management

ate began her financial services career 20 years ago, spending time within pensions administration before moving into the financial advice space. Her move to Blithe House, she says, has opened up her opportunities as a paraplanner, not least in running the firm's investment proposition, including the investment committee.

"I've built a system that will deliver all the performance information I need and every quarter I review all of our funds on the centralised investment proposition, so that will be passives, actives, blends and MPS. I look at things like annual performance as well as whether there have been any fund manager changes and why, and what drawdown there has been on the fund. Where money is being pulled out, I'll dig into the reason," Kate says. "I create a watch list of funds and we'll discuss them within the Investment Committee meeting. I look at risk and reward as well because it's not always about whether a fund is performing well or the cost of the fund. And then we'll look at whether we need to think about moving clients."

Fundamental to the process, Kate



emphasises, is ensuring whatever investment recommendation the firm makes to a client, that the client understands it. "It isn't just a case of 'I recommend that you invest in XYZ' and that's it. It's 'I recommend that you invest in XYZ or move funds because of these reasons. This will benefit you because... The disadvantages of doing this are XYZ...'

"It's also about using the clients' words and writing in plain English, so that they can understand how it relates to their goals and ambitions. What we do affects people's lives, their income, their hard earned money, their savings. If they were to lose this money, what would they do? And that's what you have to think about. It's not just about investing to get the best returns. We have to make the money work for them."

On winning the award, Kate says: "I'm immensely proud to have won it. But it's not just about me, it's about everyone else at Blithe House too."



PARAPLANNER TEAM LEADER OF THE YEAR

In association with



Poonam Patel, Quilter Cheviot

f there is one quality above all else that a team leader should have, says Poonam Patel, it is empathy. "I know I can't fix everything, but if have empathy, alongside flexibility and consistency, that's what helps build the trust and resilience within the team."

With a degree in IT, Poonam began her career in banking, moving into financial advice before deciding it was the technical and analytical side of the role that she really had a passion for and so began her career as a paraplanner.

"Paraplanning gave me the perfect balance of problem solving and client impact," she says. "I had to take a reduction in salary but I felt that my strongest side was paraplanning, making sure that the reports are really strong and giving the client the right kind of outcomes."

In 2019 she was promoted into the Paraplanning Manager role. At the time she had a team of four to manage but as Quilter Cheviot has shifted focus from HNW to mass affluent, so her team has grown, now at 14, serving 19 financial planners. Technology has been a key part of the team's growth. "We've moved from spreadsheets to an in-house app, where we can see the different cases, manage the workflow and see our stats."

Trust is key to managing a team, she says. "I believe in empowering people and creating space for people to bring their strengths to the table. At the same time, every member of the team has to feel they can come to me if they need any kind of support. How we communicate is key as well. That includes regular check-ins and meetings, one to one appraisals, honest conversations and genuine interest in how people are doing both professionally and personally."

Poonam encourages development of her team and takes it onboard herself, passing the Diploma in Education, Leadership and Operational Management with distinction. On winning the award, she says: "I was thrilled not just for me but for my team who got Highly Commended in the Team Award. The whole day was one of the biggest highlights of my career."



NEW PARAPLANNER OF THE YEAR

In association with



Jessica Sykes, Britannic Place Financial Management

ess joined Britannic Place as a paraplanner in May 2024, when with her young family growing up, she decided that it was time to find a career she'd enjoy. With a financial adviser father, she had some knowledge of the financial advice market, nevertheless, jumping into the paraplanning role has been a steep learning curve, she says, and one of the biggest helps has been to attend client meetings.

"It's been invaluable. It's given me first-hand experience of the needs, goals and ambitions of clients and how they express them, as well as hearing how the advisers explain the advice and recommendations to clients.

"I'm seeing the whole process from start to finish. It's also helping me when I'm writing



reports. I get an understanding of the client and what approach I need to take; how much detail needs to go into the report and where I might need to explain a bit more, so the clients both reads and understands the report. Because the most fulfilling part of the role is knowing we are directly contributing to our clients' lives."

When choosing paraplanning as a career, it was the variety of the role that attracted her, she says. "Every client's situation is unique, and no

two days are the same, making the work both interesting and intellectually stimulating. I'm also lucky that I'm given leeway to manage my own workload within deadlines.

"To anyone considering a career in paraplanning, I would say there is so much to enjoy about the role – analytical tasks, meeting and communicating with clients, written work, problem-solving, and numerical challenges."

As well as the day-to-day paraplanning role, Jess is involved in a project to help better streamline the firm's processes and also takes part in careers fairs at local schools, to spread the word about paraplanning.

And of course, there's the exam taking, with Ro1and Ro2 under her belt and Ro3 and Jo9 next in her sights.

Of the award win, she says it was her team that encouraged her to enter. "I'm so glad I did. The day was fantastic and I had great chats with people from different companies too."



ADMINISTRATOR OF THE YEAR

In association with





Tracey Grant, Kubera Wealth

aving "fallen into" a financial services job in 1988, Tracey worked first with a bank, then with insurers and finally within the financial advice space. She worked in both investment and pensions operations before she found the administration side of the business and knew it was the area

where she wanted to make her career. "What I love about administration is that every day is different, every client is different, which makes it a very varied role," Tracey says.

"Administration is the foundation on which the building blocks of advice are placed. It's down to us to ensure the records are straight and the paraplanners and advisers have the correct information to do their work.

"We can also be there for the client when the adviser or paraplanner are not available. They understand that we can't advise them but we can be a point of contact, so they know they are being looked after."

Knowing the clients is also an important element of the role, she says. "If you're not seeing clients face-to-face, the adviser can help, so that you know things like whether they are good at returning documents or whether they are someone who needs a gentle nudge. Are they someone who needs regular communication to keep them abreast of where their case is? These

are things an administrator can learn and which also come with experience.

"Small details can help you to progress a case or to know when something doesn't feel right," she says. With internet fraud on the rise, Tracey feels that administrators can be a valuable line of defence for advice firms.

Provider call centres can create barriers to collecting information at times and it's having the patience and tenacity to continue to make your case and break down the walls which is an important element of being great administrator. "At the end of the day, it's the client or their beneficiaries that we are all working for and we should all have that in mind," she says.

She has two pieces of advice for anyone starting out as an administrator: "First, be confident and curious enough to ask questions. I asked loads of questions, that's the way I learned quickly on the job. And the second is to build a book of useful contacts. That can be invaluable."

PERSONALITY OF THE YEAR

Alan Gow, Argonaut Paraplanning

lan Gow is a well-known face in the paraplanning community, having attended many paraplanning events over the years, presenting at those events and he is chair of the PFS Paraplanning Panel.

Alan has been on the Panel since it started in 2015. "The Panel helps shape what the PFS does for paraplanners. We come up with ideas for content for the PFS Paraplanning conference, including finding speakers. We arrange the Paraplanner Labs, and sometimes host events, as well writing articles for Professional Paraplanner and for the PFS magazine."

The Paraplanner Labs are online sessions, hosted every couple of months. They are about an hour long and focus on a particular topic, which have included sessions on how

to use LinkedIn well, ethical investing "and later in the year we've got an event where CATS are coming along to do a session on compliance for us."

Last year the Panel wrote a *Guide to*Suitability Report Writing, "which was very well received" Alan says. They are currently updating an earlier guide, Getting started in Paraplanning aimed at new entrants to the profession. What isn't as well known is that Alan has had to step well outside of his comfort zone to become involved in the Panel and the various events and webinars he has done.

"I started by getting out and about in the paraplanning community, which has been a boon," he says. "I learned a lot, made some fantastic contacts, many of whom I am still in regular contact with today, and I also made some good paraplanning friends as well.

"I get nervous whatever I do but I think the more you do something the easier it becomes.



The first few Paraplanning Labs I did I felt awkward and the nerves were really getting in the way, whereas the last couple I've done have felt more natural and conversational."

On winning the Award, Alan says: "I didn't expect it at all. That people think you're worthy of that is just phenomenal and gratifying and absolutely wonderful. What else I can say? It's just great."



PROVIDER AWARDS WINNERS 2025

here are 18 provider awards available in which paraplanners can nominate the company they feel has provided them with the best in service and/ or products over the past year. Every paraplanner and administrator reader of Professional Paraplanner is sent a nomination form with the categories listed and asked to nominate in as many as they feel they can. There is no shortlist involved - this is not a tick box exercise. To nominate, the person has to physically write the name against the category and where they want to, they can provide an accompanying comment on why they have nominated the particular provider.

It is this methodology that providers tell us makes winning a Professional Paraplanner Award a cut above the rest, because it is their users who are selecting them for the accolade.

Paraplanners are exacting in the standards they require and there are three key elements that come up year after year in the comments from paraplanners and administrators as to why they have nominated a particular company - service levels, accessibility and helpfulness of staff.

It has taken some time for the industry as a whole to realise the importance and influence of paraplanners in the analysis and recommendations made by financial advice firms. Some firms are still behind the curve.

Others have been actively supporting the paraplanning and administration community for many years - and it is no wonder, therefore, that they often appear in the awards winners list.

Our congratulations to all the winners

and the highly commended companies in the 2025 Awards. And thank you also to all the paraplanners who took the time to nominate the companies that have impressed them over the past year.



Provider awards methodology

Our methodology is simple, we ask paraplanners to nominate the provider they feel has given them the best service or product in each award category and the provider with the most nominations in the category wins. The company with the next highest score is highly commended.

Best Overall Service to Paraplanners -New Business

Winner: Quilter

Highly commended: Fundment

Best Overall Service to Paraplanners -Existing Business

Winner: Aviva

Highly commended: Quilter

Best Technical Support to Paraplanners

Winner: M&G Wealth

Highly commended: Aberdeen

Best Training Resource for Paraplanners

Winner: Bespoke Training Solution

Highly commended: Brand Financial Training

Best Research Software

Winner: FE Analytics

Highly commended: Defagto Engage

Best Back-Office System

Winner: Intelliflo

Highly commended: XPlan

Best Platform

Winner: Transact

Highly commended: Quilter

Best Third Party Support/Compliance Service

Winner: CATS

Highly commended: threesixtyservices

Best Provider Website

Winner: M&G Wealth

Highly commended: Fidelity Adviser Solutions

Best Independent Service Provider

Winner: Fundment

Highly commended: Scopic Research

Best Active Investment Solution Provider

Winner: Fidelity International **Highly commended:** Schroders

Best Passive Investment Solution Provider

Winner: Vanquard Highly commended: EBI

Best ESG Investment Solution Provider

Winner: EdenTree Investment Management

Highly commended: Liontrust

Best Alternative Investment Provider

Winner: Octopus Investments

Highly commended: TIME Investments **Highly commended:** Triple Point

Best Outsourced Investment Provider

Winner: W1M Wealth & Investment Management

Highly commended: Tatton Investment

Management

Best Offshore Product Provider

Winner: Utmost Wealth Solutions Highly commended: Canada Life

Best Retirement Solution Provider

Winner: Royal London Highly commended: Aviva

Best Full SIPP Provider

Winner: Dentons Pensions Highly commended: InvestAcc







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Professional Paraplanner AWOITOS 2025

BEST TECHNICAL SUPPORT TO PARAPLANNERS AND BEST PROVIDER WEBSITE

M&G

e always hope we've won but we can never be sure until our name is called out," says Les Cameron, Head of Technical for

M&G, on the technical team scooping the Best Technical Support accolade for the ninth year in a row. "It's fantastic that paraplanners continue to recognise us in this way, and we never take it for granted," he says.

It's clear that the six strong M&G technical team, five external facing consultants, including Les, and one working the back office, are making an impression on paraplanners. "When I took over the technical team in 2012 I set us the task of being the number one technical team in the market. I think what makes us stand out is that we're technical people but we're most passionate about using that knowledge in a planning context and we care about getting it right. That's why we do what we do; we're not in it for the awards, but we like them too," Les says.

The majority of the work involves providing technical information and answering queries on trusts and IHT, as well other taxes and pensions. "M&G are champions of advice. We firmly believe in the value of advice and we support both the advisers who give the advice and the paraplanners who support that advice; we see them equally as important."

A key role is helping to interpret legislation, as well as offering planning insights, and helping advisers and paraplanners navigate complex financial planning scenarios.

"We speak at seminars - we're presenting at all the Professional Paraplanner Technical



Insight Seminars this year – and we run our own well regarded and highly popular Techy Thursday CPD webinar programme, as well as having conference calls with advisers and their account managers."

In addition, the M&G technical webinars (started over a decade ago) have proved to be exceptionally popular with advisers and paraplanners alike. The webinar on the 2024 Autumn Budget saw over 3,700 attendees while the latest pensions and IHT webinar pulled in just under 2,000 attendees.

"I think that, like the LTA changes, these IHT changes will probably need several webinars until we get to the final picture," Les points out, "but we will keep the industry upto-date at each stage."

The team make sure they are quick to provide the technical lowdown on any major technical changes. "There's always a lot of speculation around the Budget – and the upcoming one will especially be one to watch with the government staying on the fence about what may be in or out of scope, like always. But I always get one budget prediction correct, which is that at 10am the next morning there will be an M&G webinar where we will go through the relevant technical detail. Not what got said, which is fairly quick to know, but what it means for financial planning."

This year M&G also won Best Website for the M&G Tech Matters' website. "I'm the first to admit that our old website wasn't the best," says Les. "Particularly the search function. We had great technical content but it was difficult to find what you wanted. But now it's much more accessible. Now we have a very good website with very good content."

The team has created 14 calculators available on the website, which all paraplanners may use regardless of whether they are M&G clients. The top three are the annual allowance tool, the bond gain modeller and the tax relief modeller.

"We see modelling becoming ever more necessary," Les says. "The value of financial planning is delivering a plan to meet the client's objectives. People need to understand where best to hold their assets and the tax impact of those assets. HMRC's IHT receipts have been going up continually, much because people are holding on to assets. Some could probably spend or gift more. I call that reckless prudence. Modelling can show them how best to use their money."

In addition to the website and other content distribution channels, just over a year ago the team launched a LinkedIn group for advisers and paraplanners. Here the team shares technical issues which its members find interesting, "and we get the odd question too", Les says. "We wanted to build a community where people would find good technical content and we're currently close to 1500 members."

The big question, of course, is can they win the Best Technical Support to Paraplanners 10 years in a row? "I think we can. Nowadays nearly everyone provides technical support, but in our current guise we have 13 years of giving advisers and paraplanners quality information through a range of channels. It's why we are here. I'd like to think we can achieve the full 10 consecutive awards – and beyond."

"We firmly believe in the value of advice and we support both the advisers who give the advice and the paraplanners who support that advice"



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*Awarded the Moneyfacts Best Ethical Investment Provider award each year since 2009 - voted for by the adviser community. EdenTree is authorised and regulated by the Financial Conduct Authority and is a member of the Investment Association. EdenTree Investment Management Limited (EdenTree) Reg. No. 2519319. Registered in England at Benefact House, 2000, Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom. Firm Reference Number 527473.



BEST SUSTAINABLE INVESTMENT SOLUTION PROVIDER

EdenTree Investment Management

denTree has a legacy rooted in ethical and responsible investing. Originally set up to manage the investments of an insurance group, in 1988 the firm launched its first ethical fund, establishing EdenTree (then Ecclesiastical) as a pioneer in sustainable investing.

Since then, the company has evolved significantly, expanding its offerings from UK equities to European and global equities, fixed income, and beyond. A pivotal moment came in 2020/21 with the leadership transition that brought Andy Clark on board as CEO, followed closely by the appointment of a new Chief Investment Officer, Charlie Thomas. This ushered in the next phase of EdenTree's growth, marked by an expanded fund range and increased investment in specialist teams.

Today, EdenTree manages approximately £3.2bn in assets across both retail and institutional investors. The firm has also introduced an impact range of funds to sit alongside its existing sustainable strategies, further demonstrating its commitment to aligning with the evolving expectations of the market. Paraplanners have described EdenTree as a firm focused on sustainable investing "without distraction". Unlike firms that treat it as an optional extra, EdenTree is built around a singular mission: sustainable investing is all it does, and all it plans to do.

"I think without distraction is a really good way of putting it," says Charlie Thomas. "Specialism in a world which is becoming more generic, is a really important differentiator. We have a team of 19 people wholly dedicated to this area. We manage different funds with different angles, different geographies, different asset classes, but we all sit on one desk and point in the same direction. What that does is develop a deeper holistic understanding amongst everyone and the entire investment process."

The EdenTree range offers 14 funds, including five that are over £200m in size. This includes UK, European, and global equities, fixed income, infrastructure, and three multi-asset solutions.

"Whether it's climate change, water scarcity, or soil degradation, the environmental and social challenges facing the world aren't going away"

The goal is to provide a comprehensive suite of sustainable investment options for clients with varying needs, Thomas says.

The new Sustainability Disclosure
Requirements (SDR) introduced by the FCA are
enabling the firm to provide transparency, to
help paraplanners and advisers to understand
what they're investing in and to make the right
selection for their clients. But they have posed "a
significant challenge to the industry", Thomas
says. The firm currently has three funds labelled
under the "impact" category and one under
"sustainable focus." Its aspiration is to have all its
funds carry a label.

"There is no doubt that the process is resourceintensive but we believe the long-term result is worth it. Labels bring transparency and clarity, qualities that have been lacking in a market flooded with inconsistent terminology like 'ethical', 'responsible', 'green', and 'ESG'."

The labels serve as a 'stamp of certainty', Thomas says and although there may not be immediate impacts on asset flows, EdenTree



views this as an investment in future trust and credibility.

The sustainable investing sector had a strong 2022, buoyed by tech giants among the so-called "Magnificent Seven." However, as market sentiment shifted and interest rates rose, performance dipped, leading some to question the sustainable sector's viability.

EdenTree remains undeterred. "We've seen this short-term volatility before," Thomas says. "What we are interested in are the opportunities."

From EdenTree's perspective, he says, the long-term need for sustainable solutions is only intensifying. "Whether it's climate change, water scarcity, or soil degradation, the environmental and social challenges facing the world aren't going away. That makes the companies addressing them more relevant than ever."

As an example, he cites the performance of alternative energy under starkly different political perspectives of the Trump and Biden administrations. During Trump's first term, one of the best performing asset classes was alternative energy. The opposite was the case when Biden came in, suggesting that macroeconomic drivers like interest rates often matter more than politics.

While many firms claim that sustainability is now "part of the process", Thomas stresses the importance of genuine, demonstrable commitment. With one sustainability or impact specialist for every three funds, the firm backs its claims with substantial resource allocation and indepth company engagement. And as wealth shifts to a generation more attuned to environmental and social issues, EdenTree sees growing demand for funds that are not only sustainable in name but in action. "This generation of investors want to know what their money is doing and how it aligns to their own beliefs."



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Professional Paraplanner AWards 2025

BEST OUTSOURCED INVESTMENT PROVIDER

W1M Investment Management

he newly formed W1M Investment
Management, the merger of
Waverton Investment Management
and London & Capital, scooped Best
Outsourced Investment Provider
at this year's awards. George Bromfield, Head
of Adviser Solutions, says the merger, which
occurred in February, is a natural alignment of
strengths and shared ambitions. Both firms were
in growth phases and the merger was a logical
step forward to consolidate specialisms and drive
continued growth.

The new name, he says, gives a nod to both firms. The 'W1M' reflects both Waverton Investment Management and the original London and Capital office postcode (W1M), preserving historical roots while signalling a fresh, unified direction.

The standout feature of W1M's offering, Bromfield says, is its "commitment to 100% active, direct investment. Our MPS isn't owning a basket of third-party mutual funds. They're directly investing through our in-house funds, which are directly investing in individual businesses. We don't outsource to an investment manager that then outsources elsewhere. We're in effect 'closer to the money', investing directly into companies, bonds and other securities. What this means is that paraplanners, and importantly clients too, can clearly see which companies are held and in what proportions in the portfolio," he says.

To ensure consistency across all platforms and to deliver a fully diversified portfolio, W1M has developed four core building blocks for its inhouse offering. These are:

- The Sterling Bond Fund, focussed on fixed income and designed to complement the strategic equity portion;
- The Strategic Equity Fund, a directly invested global equity portfolio;
- The Absolute Return Fund, designed for steady returns above cash, through the market cycle;
- The Real Assets Fund, which includes tangible asset exposure like property, infrastructure, and commodities.



"These building blocks are the foundation of all our model portfolios, which means we can deliver consistent outcomes across a wide range of platforms," Bromfield says.

W1M sees the market as entering a cycle that favours active management. "We believe that active managers are better placed to navigate the current market landscape, especially when they can avoid overvalued, overexposed names and instead seek value in less concentrated areas," Bromfield says. "The US market, in particular, still offers attractive opportunities, despite high-profile overvaluations, when you look past the index averages and drill into the breadth of companies with sound fundamentals and reasonable price-to-earnings ratios."

Bromfield believes there are three key factors that paraplanners would have recognised in nominating the firm for the award: a strong focus on the adviser and paraplanner community, a highly transparent and understandable investment proposition, and excellent performance.

"We've deliberately built our solutions around understanding and meeting the needs of advisers and paraplanners. We are well integrated across a wide range of third-party platforms and research tools, we offer practical in-house tools, as well as consistent support through our national Business Development Consultant network," he says.

For any paraplanner or advice firm undertaking research on whether to outsource their investment proposition or part of it, there are three things they need to home in on, he says. "First is clarity of investment philosophy. With so many MPS portfolios available in the market, having a provider with a clear, understandable approach can make paraplanners' analysis and lives far easier. They need to know not just what providers do, but how their strategy is likely to perform through different market cycles.

"Second is consistency across platforms. Paraplanners need to ensure that the provider offers consistency of returns across the various adviser platforms used. Platform compatibility and uniformity of experience are essential for delivering a consistent client journey.

"Third, is quality of support. Choose a partner that truly understands the adviser and paraplanner market. How well a firm communicates, supports queries, and responds during both calm and volatile markets can significantly affect paraplanners' ability to serve clients confidently."

On winning the award, he says: "We are genuinely flattered that paraplanners have nominated us to win the award. We know that they are the 'engine room' of financial advice firms, essential to delivering quality client outcomes. To be recognised by paraplanners in this way, we believe, reflects our commitment to transparency, performance, and paraplanner support."

"These building blocks are the foundation of all our model portfolios, which means we can deliver consistent outcomes across a range of platforms"



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Professional Paraplanner AWAITAS 2025

BEST OVERALL SERVICE TO PARAPLANNERS - EXISTING BUSINESS

Aviva

the years," says David Mackrory, Regional Manager, Wealth – Intermediary & Retail at Aviva, "is that paraplanners have an increasing important and influential role in the advice process covering technical research, financial planning, and business processing. It's a broad role that requires adaptability, precision, and timely access to support. It's our ability to meet those diverse needs which I feel is a key reason paraplanners voted for us as the winner of this award this year.

hat we've realised over

"We cover all the bases," he says. "Whether it's a technical enquiry requiring detailed analysis or help with processing a drawdown case efficiently, we have specialist teams ready to help. Our platform adoption consultants, for instance, are always available to guide paraplanners through key cases, ensuring smooth, compliant outcomes."

This broad, multi-channel support offering means paraplanners get the guidance they need exactly when they need it, no matter how complex the situation, he adds.

Aviva has invested significantly in resources which will help paraplanners do a better job for their clients, Mackrory says. At the heart of which is the Aviva Tech Centre, a centralised hub offering technical insight and planning materials. "There is a wealth of educational material available, particularly on recent changes to areas like Capital Gains Tax, Annual Allowance and Inheritance Tax."

Another reason that Aviva won the award, he believes, is due to the introduction of an onshore bond to the platform earlier this year. "Talking to firms post the Autumn Budget, what became quite apparent quite quickly was that there had been a resurgence of interest in investment bonds," he says, "Quite a lot of firms were becoming active in the bond space."

Not only did Aviva launch the new onshore bond but in association with Tony Wickenden from Technical Connection they developed "Our aim is to make paraplanners' jobs easier, and we're always looking for ways to improve. When paraplanners succeed, clients get better outcomes"

a CPD-accredited onshore bond educational programme. "We realised many firms were either new to bonds or revisiting them after a break. So, we launched a structured, modular CPD programme covering everything from tax treatment and trust planning to onshore versus offshore comparisons. And it's been incredibly well received," Mackrory says.

In addition to these educational tools, paraplanners can also access Aviva's Life and Pensions Technical Team and Tax and Trust Team via their BDMs or directly—support that is increasingly being expanded beyond just adviser-facing teams.

Aviva's service model is designed to respond to the realities of paraplanners' working lives, Mackrory says. "Paraplanners are often under intense time pressure, so we try to make our service accessible not just to large national firms but to one- and two-person IFAs and individual paraplanners too."

Behind the scenes, Aviva has also made structural changes to enhance service delivery.



The introduction of regional manager roles – including Mackrory's own – has created a stronger support network for Aviva's internal account managers, which in turn translates into more effective service for advisers and paraplanners.

While the overall service model remains stable, Mackrory says Aviva continues to introduce developments that specifically make paraplanners' lives easier. Most notably, 'bed and pension functionality, which is due to launch in coming months , an enhancement that has been frequently requested by paraplanners and advisers alike

"Historically, this process was clunky – money went back to the client before being reinvested, causing unnecessary admin. Soon, this will be fully manageable online. It's a huge step forward," says Mackrory.

Another development is a forthcoming Capital Gains Tax quote tool, expected in early 2026. "Manually calculating CGT implications for things like a bed and ISA can be time-consuming and complex. The new tool will provide a live quote and show the tax implications instantly, saving paraplanners time and increasing accuracy."

At a time when paraplanners are being asked to do more, often with fewer resources, Aviva's ongoing efforts to remove friction from daily tasks, provide deeper insights, and offer accessible education resources aimed at helping paraplanners to deliver quality financial planning outcomes with greater efficiency, have clearly stood out for paraplanners.

"Our aim is to make paraplanners' jobs easier, and we're always looking for ways to improve," concludes Mackrory. "When paraplanners succeed, clients get better outcomes – and that's what it's all about."



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Professional Paraplanner AWards 2025

BEST PLATFORM PROVIDER

Transact

ransact has been a regular winner at the Professional Paraplanner
Awards over the past nine years – including Best Overall Service to Paraplanners for New Business and for Existing Business and notably is a six-times winner of Best Platform.

What makes Transact's proposition stand out, says Andrew Cullen-Jones, Chief Development officer at Transact, is its technical excellence and personalised approach. "First I'd like to say how really honoured we are to be recognised by the paraplanner community," Cullen-Jones says. "Paraplanners are the architects behind any financial plan and often the ones interacting most with our platform. So for them to nominate us is a huge compliment."

At the heart of Transact's offering is a clear strategic goal: to make financial planning easier. This, says Cullen-Jones, is what makes Transact fundamentally different from many other platforms. "Transact was built as a financial planning platform rather than simply an investment platform. You see that in our breadth of tax wrappers, including onshore bonds, offshore bonds, ISAs and pensions, as well as our emphasis on intergenerational planning through tools like family linking, JISAs and trusts."

While the industry has increasingly seen the automation and depersonalisation of support, Transact has been doubling down on human service, Cullen-Jones says. "The ability to pick up the phone and speak to someone you actually know, or at least recognise the name of, is becoming rare. But that's exactly what we've retained. Our client service team typically answers calls within 10–12 seconds and can often resolve issues immediately."

This personal approach is supported by a regional team structure, allowing paraplanners to build ongoing relationships with real people who understand their firm's processes and preferences. "They're not just there to pass messages along. The people you speak to can actually do what you need," he adds.

Beyond just service response times, Transact

"Our combination of personalised, accessible service, knowledgeable support, and digital functionality really does make life easier for paraplanners"

supports paraplanners through an array of tools and assistance that streamline their day-to-day tasks. "We offer co-browse and live chat functionality, with real humans, not bots, which helps paraplanners get direct, visual guidance on using the system," Cullen-Jones explains.

There's also access to a dedicated technical support team, covering trusts, pensions, and bonds, which continues to receive investment at a time when many providers are scaling back in this area, Cullen-Jones notes. "There's no silver bullet to delivering quality service, but our combination of personalised, accessible service, knowledgeable support, and digital functionality really does make life easier for paraplanners," he says.

One particular pain point for paraplanners and administrators is lack of integration between systems, necessitating data rekeying. Transact is actively addressing this through integrations and a strong development roadmap, Cullen-Jones says. "We're investing heavily in integrating with back offices, client portals, and cashflow



tools to eliminate the need to re-key data and reduce 'swivel-chair' admin. Our aim is to make it possible to make changes and instructions from external systems, not just within Transact."

He also highlights that all of Transact's development is done in-house, giving the firm tight control over quality and speed. "Many of our developers have been with us since the start – so have 20+ years of experience with us – and that helps us to do monthly releases with high code quality.

"And because we control our systems and support, we're able to respond quickly, maintain consistency, and innovate in ways that align directly with what paraplanners and advisers need," Cullen-Jones says.

In the past 12 months, Transact has delivered a number of enhancements aligned to the platform's strategic goal of making financial planning easier. This includes the ability for pension crystallisation online, including access to flexi-access and phased drawdown, all without needing wet signatures; family linking and family view, enabling intergenerational planning and consolidated household views; account opening API, reducing re-keying and speeding up onboarding; and upcoming developments include online management for onshore and offshore bonds, as well as trusts.

"These changes aren't just digital for digital's sake," says Cullen-Jones. "They're designed to directly improve advice firms' workflows and give them more time to focus on planning rather than admin. Paraplanners do the heavy lifting in advice," Cullen-Jones says. "We see it as our job to help make their lives easier. We intrinsically believe in the value of advice and the role that advisers, paraplanners and administrators play in that journey. We're here to help support them and the delivery of great client outcomes."





Compliance and Training Solutions - Winner of Best Third-Party Support/Compliance Services

We are incredibly grateful to everyone who voted for us to receive this prestigious award. It's truly an honour—and somewhat humbling—to mark our fifth consecutive win. We couldn't be prouder of the CATS team, whose unwavering commitment to delivering first-class service makes achievements like this possible.

While our core work continues to be with IFAs, we've seen a steady and welcome rise in collaborations with paraplanner firms over the years. This growth has led to the launch of our annual Paraplanners Conference, which has been exceptionally well received across the profession.

To celebrate this latest award, we're pleased to offer a special promotion: paraplanner firms signing up to our Foundation service Can enjoy 20% off their first year by using the code 'Paraplanners20'. This offer is valid until 30th September 2025.

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- CPD Day Invitations
- Financial Promotion reviews
- Access to the CATS Hub including the Training Zone & Template site
- Webinar Invitations which are FREE to attend

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"EVERY SESSION WAS WELL STRUCTURED AND PUT TOGETHER A VERY ENJOYABLE DAY!" "REALLY ENJOYED THE CONFERENCE EXCEEDED
EXPECTATIONS"

"I REALLY ENJOYED MY DAY, THANK YOU AGAIN TO MEL AND THE REST OF THE TEAM FOR ALL YOUR HARD WORK. LOOKING FORWARD TO ANOTHER ONE!"

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BEST THIRD PARTY SUPPORT / COMPLIANCE SERVICE

Compliance and Training Solutions (CATS)

he CATS team scooped their 5th Award in a row at this year's Professional Paraplanner Awards, an accolade directors Mel and Martyn Holman say "means so much to us. What we like is that paraplanners, those using our services have nominated us. For that we are very grateful.

"To win for five years shows we are giving paraplanners what they need from us. It's great to win the award but we are not complacent about it. We were very nervous on the day and if we hadn't won we would have been devastated, it means that much to us," Martyn says,

This year CATS also celebrated 20 years delivering compliance support to the financial advice/planning market. They marked the occasion by hiring a barn in the Peak District and taking the entire CATS team away overnight, bringing in a mixologist, a chef to cook for the team and a murder mystery event with actors and team members playing parts. "It was all about having fun and celebrating our 20 years in a way that was special," they say.

It's this down-to-earth attitude, which is part of the reason CATS stands out in the compliance market. "We are trying to disrupt the image of compliance which still persists in the market of being inhuman and obstructive," they say. "We want to be seen as the go to firm for sound compliance knowledge and advice in the financial advice space, in a way that is approachable, supportive and delivered with the human touch."

The capabilities being offered by AI they say very much excites them and they are working to bring it into the CATS offering. "AI is something we see as giving us huge opportunities in terms



of its ability to gather and process hard data, for example. It will not replace the human element of our service. There has to be that qualitative overlay - the human file checking, or discussions on the length of suitability report, or whether an 80-year-old client will be able to understand what they are being told, as well as the simple fact that people want to be able to ring a Consultant for advice or their opinion."

Mel, who studied Law at University, started the company after finding that compliance really suited her and having tried her hand at in-house roles, decided she wanted to start her own business. Martyn joined the company in 2010, which was when they rented their first office and they have gone from strength to strength.

some Consultants having been with the firm for up to 12 years, which says a lot about its culture. Mel and Martyn are determined not to sit on their laurels and continue to develop the service, starting with the CATS Hub. This online resource and training portal has had system upgrades,

Staff numbers are about to exceed 20 with

improvements to data for clients, and the introduction of CATS TV, where clients can watch the firm's webinars, as well as an alerts page on the dashboard which keeps clients up-to-date.

They took over Carla Langley's The Coffee Lounge in 2024 and have made that the CATS Coffee Lounge, where twice a month they cover compliance and pensions issues and best practice, with an average of 180 people logging on every second Friday to take part. In June the company ran its second Paraplanner Conference and has had such suberb demand for places and feedback from both the 2024 and the 2025 events that they are now making it a permanent annual event for paraplanners.

They also run an annual conference in November for CATS clients to which they get upwards of 100 attendees year on year.

The firm is now serving six outsourced paraplanning firms as well as a wide base of paraplanners working in-house. Mel says: "We respect the role that paraplanners play, whether that's internal or external of firms, we talk their language and we know the difficulties that they can face between them and their advisers, and some of the frustrations they may have as well. I think we can relate to that in a lot of ways and therefore I think we're quite well aligned.

"And of course a large number of our Consultants used to be paraplanners. So paraplanners know they've been there, they've done the job. That makes a difference."

"We respect the role that paraplanners play, whether that's internal or external of firms, we talk their language"



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Winner Best Full SIPP/SSAS Provider

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Professional Paraplanner AWards 2025

BEST FULL SIPP AND/OR SSAS PROVIDER

Dentons Pensions

or the third consecutive year, Dentons
Pensions has been nominated by
paraplanners as the winner of the Best
Full SIPP and/or SSAS Provider award.
According to David Fox, Director of
Sales & Marketing, the reason is simple: "We're a
service business, first and foremost. Our success
stands and falls on how well we support clients,
advisers, and paraplanners."

That service-first ethos is embedded in Dentons' culture, from timely communication to consistently investing in staffing, processes, and systems. "We're always making small improvements that make a big difference, like answering the phone promptly or replying to emails quickly. It sounds basic, but that reliability matters to paraplanners."

In a market that has seen widespread consolidation, that personal touch can be lost, says Fox. The firm's hands-on, personalised approach is a key differentiator. "When paraplanners onboard a client with us they are given a named administrator. That means whether the case involves drawdown, property purchase, or new business, paraplanners have a single point of contact who understands the full picture."

Dentons' team members are also known for their technical knowledge and experience,



"We've got 120 staff now and growing, but we're still focused on personalised service and well-trained support"

allowing them to handle more complex cases. "Our staff know their stuff, which helps us get involved in transactions others might shy away from," Fox says.

Importantly, Dentons remains financially stable and independently run, and has always taken a cautious stance on what it allows clients to invest in, which means it has no exposure to toxic assets. "We're profitable, we've never had to restrict our offerings, and our stability allows us to keep investing in people and technology, which gives advisers and paraplanners peace of mind."

Dentons has also built a strong technical resource base to support paraplanners in research and report writing. "We've got a great website full of technical material and case studies, guides, due diligence reports, and articles by our Technical Director, Stephen McPhillips," says Fox.

While many paraplanners still prefer to call directly, the website is a rich source of planning information, he points out. "We encourage paraplanners to check it out, there's a lot of useful insight that can save them time."

The company has also invested heavily in making its systems user-friendly and informative. "Our online portal provides access to nearly everything our administrators see, valuations, contributions, transfers, and more. It's transparent and efficient," says Fox.

Behind the scenes, a dedicated IT team is focused entirely on improving Dentons' digital experience. The firm also has a full-time internal trainer ensuring administrators are well-prepared to support clients with accurate, fast answers. Recent upgrades to phone systems and enhanced client communication channels have further strengthened customer service. "We've got 120 staff now and growing, but we're

still focused on personalised service and welltrained support – something you don't always get with larger firms," Fox says.

Dentons has long held a strong reputation for commercial property capability within SIPPs, and Fox believes their efficient, experienced approach is what sets them apart. "We have clearly defined processes that help us flag potential issues early and suggest solutions. Our team knows how to handle complex cases and move quickly."

In fact, he points out, Dentons' commercial property fees are currently among the lowest in the market. A recent move to Barclays as its banking partner has also improved operational efficiency. "Clients can now have a SIPP bank account set up within 24 hours, which speeds up the whole process."

Over the past year, Dentons has introduced several digital innovations. "We've moved our Single Portfolio SIPP applications fully online with digital signatures," says Fox. "We're planning to bring our Bespoke SIPP offering in line with that soon, which will make onboarding clients even smoother."

While SIPPs make up the larger share of Dentons' business, SSAS remains a crucial and growing part of their proposition. Fox encourages paraplanners not to overlook SSAS opportunities: "Most of our new SSAS business comes from schemes looking to move providers. These are often large, complex cases with high-value clients."

On winning the award for the third year in a row, Fox says: "It feels just as good as the first time. We're really grateful to everyone who nominated us and you can be sure we will continue to deliver personalised service and to continue to invest so we can keep our service award winning."



BEST OFFSHORE PRODUCT PROVIDER 2025, 2024, 2023, 2021, 2019 & 2018

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Professional Paraplanner AWGICS 2025 Winner Best Offshore Product Provider



Professional Paraplanner AWards 2025

BEST OFFSHORE PRODUCT PROVIDER

Utmost Wealth Solutions

t the heart of the Utmost
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sits a wide range of products
and solutions and in the words
of one paraplanner, "superb
service, year on year". That absolute focus on
quality customer care and support might not
be expected of a company which looks after
over £100bn in customer assets and operates
across 20 jurisdictions worldwide, yet, it remains
central to Utmost's success both in the UK and
the international market, says Richard Mabey,
Head of UK Sales.

"Our people, especially those on the front line supporting the Paraplanner community, are a crucial part of what makes us stand out," says Mabey. "We're not just looking at one piece of business, we're helping to build out the bigger picture for the client's overall diversified plan."

Technical support is a standout area. The firm's uTECH hub provides technical articles and sales briefings alongside quarterly CPD-accredited webinar sessions that cover complex topics such as trusts, top-slicing relief and structuring money in and out of bonds. "Steve Sayer, our UK-based technical sales manager, has presented a lot of technical sessions up and down the country and we regularly have a couple of hundred people join us in our webinar sessions," Mabey says.

Additionally, he points out, Utmost is continuing to invest in its relationship management team, enhancing it with internal recruits. "They act as a conduit between dayone sales and ongoing support, whether you're dealing with an Isle of Man or Ireland policy,



you're supported by a team that spans both jurisdictions," Mabey explains.

He adds that Utmost places significant importance on recognising and supporting paraplanners. "The paraplanning profession has grown enormously, and we truly value the work they do, particularly pre-sale," he says. "Our UK distribution team work closely with paraplanners to deliver technical expertise and practical solutions."

Central to this support is the technical and tax team. Its role is to provide advisers and paraplanners with accurate, practical information that may be needed to support client-specific planning. "We're not just offering products, we're helping paraplanners deliver high-quality client reports. Paraplanners are solving a financial jigsaw and we are making sure they can access all the right pieces," Mabey says.

Utmost also provides a wide range of tools to support technical financial planning, including a

discounted gift trust calculator and a top slicing relief calculator. "Every client is different so it's important to have all the correct information to ensure accurate outputs," Mabey advises.

Recently, the firm launched a calculator that compares unwrapped, taxed portfolios with similar portfolios wrapped inside an international portfolio bond. "It illustrates the benefits of gross roll up compared to the portfolio being taxed on an ongoing basis." Details can be found on the Utmost website and bespoke calculations based on client specific scenarios can be obtained via an Utmost Regional Sales Manager.

Recent changes in the Autumn Budget have triggered a noticeable rise in demand for trust-related support. "The increase in Capital Gains Tax (CGT) rates and the continued erosion of allowances, compounded by the proposed inclusion of pension pots within an estate for inheritance tax (IHT) purposes, have been a wake-up call for many people", he says.

"Pensions that were once regarded as an IHTefficient vehicle are now part of the IHT problem.
Clients and advisers are now re-assessing their
options and asking whether it makes sense to
withdraw more monies from their pensions either
to fund their retirement or to make outright gifts
to family members or into discretionary trusts.
We have seen a significant uptick in enquiries
since last October's announcement."

Demand for investment bonds has also increased, particularly in a climate where clients are seeking alternatives to taxable portfolios and especially in the context of trust planning. "Bonds fit really well within discretionary trust models - they're flexible, tax-efficient, and suitable not just for trusts but also for individuals managing their own tax planning," Mabey adds.

"The investment bond is no longer seen as a tool only for high-net-worth clients. We're seeing more individuals turning to it sooner as they become less comfortable with the tax they're paying," he says. "Just as investment managers diversify assets, we talk about diversifying tax wrappers. As clients build their wealth they utilise pensions, ISAs, taxable portfolios, and increasingly, investment bonds. It's about identifying when it's right to make that shift and that's where we can support advice firms and their clients."

"Our people, especially those on the front line supporting the Paraplanner community, are a crucial part of what makes us stand out"

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