

working in partnership with you

keeping
your finances
moving



financial services limited

expertise in your field

creating
financial
solutions

at **bhp financial services limited** we have extensive experience and expertise in wealth management and financial planning

what is financial planning?

Financial planning is the process of meeting your lifetime plan through the proper management of your finances. This can include buying a home, saving for your child's education, planning for retirement or inheritance tax planning.

The financial planning process analyses where you are now, what you may need in the future and what you should do to reach your objectives.

independent, experienced & proactive

Your financial planner helps you establish and understand your personal and financial objectives by building a thorough knowledge of your situation.

Our highly qualified advisers will help to keep you on track to achieve your lifetime plan and through regular reviews can advise you on adjusting your strategy as your needs change.

client proposition

treating
customers
fairly

our client proposition

- your own personal financial planner
- a sounding board for key decisions
- initial review meeting
- annual meeting
- cashflow management
- tax management
- remuneration planning
- risk management
- retirement planning
- estate planning
- investment strategy
- newsletters to keep you informed
- working with other professionals

what does this mean for you?

- ongoing independent and confidential advice to help you make the right choices
- clarity of purpose
- help to achieve your goals
- less time worrying about your finances
- greater security for the family
- more time to enjoy the rewarding lifestyle your financial strategy is designed to deliver

a team of specialists

ready to
exceed your
expectations

led by Colin Arnot, our experienced team provides specialist advice to both personal & corporate clients



Colin Arnot
executive manager

- responsible for compliance within the firm
- over 38 years' experience in financial services
- previously a senior manager with Standard Life and AXA



Andrew Myers CFP AIFP APFS
financial planner

- attained both Chartered and Certified Financial Planner status
- over 18 years' experience in financial services
- corporate and personal investment specialist



Andrea Yellops DIP PFS
financial planner

- holds the Diploma in Financial Services
- over 19 years' experience in financial services
- specialist in personal and retirement planning



Nick Brier CFP AIFP APFS
financial planner

- attained both Chartered and Certified Financial Planner status
- over 20 years' experience in financial services
- specialist in personal financial planning

creating financial solutions

tailored to
your needs

core services - we are specialists in financial planning and can assist you in the following areas

lifestyle financial planning

- provide direction and meaning to your financial decisions
- consider short and long term effects on your life objectives
- assessment of your risk profile to match your needs and goals
- implement the steps that ensure the financial planning process operates smoothly

risk protection

- we specialise in shareholder and partnership protection
- protect your business with "keyman" cover
- advising on your life assurance and critical illness requirements
- protecting your staff

individual and corporate pension planning

- take into account your pre/post retirement needs
- assess your needs and goals in accordance with current legislation
- review your state pension expectations
- employer funded schemes

savings and investment

- advise on the use of the appropriate tax wrappers
- structure your capital and income requirements
- use trusts effectively
- matching investments to your attitude to risk

accountable to you

the perfect
business
partnership
for **you**

bhp financial services limited offers a complete financial service. As qualified professional advisors we are in a unique position to be able to provide a comprehensive range of corporate and personal financial services and investment advice, linked with the tax planning of **barber harrison & platt** chartered accountants

independence & impartiality

BHP Financial Services Limited is a truly independent advisory company, and therefore we are not restricted or linked to any insurance company. This allows us to offer you the most suitable solution to match your specific circumstances.

Our approach is one of professionalism, integrity and impartiality aimed at giving the best service and solutions possible.

focused on relationships

Our attitude towards our clients and professional contacts is one of long term association, specifically aimed at developing and improving the quality of advice and service provided.

At BHP Financial Services Limited we have a reputation for listening to our clients and providing tailored services to match your specific individual and business needs.

full-service firm creating unique business solutions

BHP Financial Services Limited is wholly owned by Barber Harrison & Platt, one of the longest established and largest independent firms of chartered accountants in the North of England.

BHP provides the full portfolio of integrated accountancy, business advisory, corporate finance and tax services; this means that BHP can create a bespoke package designed to meet each client's unique requirements.

BHP aims to provide the highest quality service to all its clients. This has earned the firm a solid reputation in the industry and is evidenced by quality control reviews carried out by both CharterGroup and Customer First.

For more information on the services BHP can offer you please see our website www.bhp.co.uk

services

business protection

corporate pensions

employee benefits

individual protection

inheritance tax planning

lifestyle planning

personal pensions

post retirement planning

risk management

savings & investment

wealth management

our experienced team would welcome the opportunity to work with you

for more information or to arrange an initial consultation, please contact:

Colin Arnot
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