Working with Professional Intermediaries

LONSDALE
Wealth Management

Contents

"Lonsdale Wealth Management has considerable experience of working with solicitors and accountants. Our independent financial advisers have developed an appreciation of the way in which financial advice can complement and enhance the advice of other professionals. This ensures our clients receive joined up legal, financial and tax advice, so their overall needs are met."

Simon Hawker, Managing Director, Lonsdale Services

Lonsdale Wealth Management
Due Diligence Statement

Why recommend Lonsdale Wealth Management

The Solicitors Regulation Authority (SRA) requires that when solicitors recommend a financial adviser to a client, the recommendation must be in the client's best interests and the client must be in a position to make an informed decision as to how to proceed. The solicitor must have conducted "due diligence" to ensure the suitability of the financial advisers they recommend.

In making any introduction the accountant has a duty of care to the client as described in section 241 of the Institute of Chartered Accountants of England & Wales (ICAEW) Code of Ethics. The accountants also must have regard to the requirements of the Financial Services and Markets Act (2000).

This information provided by Lonsdale Wealth Management will assist solicitors and accountants to comply with this requirement.

Independence

Lonsdale Wealth Management is an independent financial advisory firm offering impartial recommendations, free of the potential conflicts of interest to which firms offering only "restricted" advice may be subject. The Law Society recommends that solicitors should only refer their clients to independent financial advisers. The ICAEW's view is that ethical requirements are met if an accounting firm introduces a client to an independent financial adviser, defined as 'an authorised firm that can provide independent advice.'

About Lonsdale Wealth Management

Lonsdale Wealth Management is part of Lonsdale Services, founded in 2003, to offer financial planning advice to companies and individuals. We also offer residential and commercial mortgage advice through Lonsdale Mortgages.

Lonsdale Services has grown steadily through a strong belief in teamwork and focused individual customer advice.

We have financial planning offices across the United Kingdom in St Albans, Barnet, Chippenham, Harpenden, Leeds / Bradford, Ringwood, Stafford, Ware and Wimbledon.

In 2018 Lonsdale Services was voted in the top 50 UK financial advisers by the Financial Times, with £430m assets under management invested in retail investment funds.

Adviser qualifications

All our independent financial advisers hold the Level 4 (Diploma) qualification in financial planning. A number of our independent financial advisers are chartered financial planners or chartered wealth managers.

Adviser expertise – accreditations and qualifications

Some of our financial advisers have specialist accreditations. These include SOLLA (Society of Later Life) associate membership, and affiliate membership of STEP, a global professional association for practitioners specialising in family inheritance and succession planning.

Our advisers also have Chartered Institute of Insurance qualifications for long-term care planning, pension and retirement planning.

Professional ethos

Lonsdale Wealth Management specialises in providing financial planning which extends beyond financial advice and encompasses investment management and tax planning, taking a holistic view of clients' needs and aspirations and assisting them to achieve their life objectives.

Our independent financial advisers always communicate in an open and straightforward manner. We endeavour to deliver the highest standard of client service at all times through our core values of integrity, reliability and offering value.

Client charter

Our aim is to deliver a financial planning solution that is totally in tune with a client's investment objectives. Our ability to work in close collaboration with clients has resulted in an enviable reputation for retaining our clients. We have long standing relationships with the majority of companies and individuals we work with.

We consider all our clients to be unique and we deliver financial solutions solely created to match their specific needs. This enables us to deliver financial solutions in a professional and cost-effective manner.

Holistic financial advice and cashflow planning

Cashflow planning is central to our financial advice. Our independent financial advisers provide clients with a fee charged Lifetime Financial Plan that is reviewed and forms the basis of our financial advice.

A cashflow plan helps clients visualise how their assets, current and future income and expenditure, life events and other decisions impact their future.

A Lifetime Financial Plan provides benchmarks and a review process that supports the work of other professional intermediaries. Our interactive cashflow planning service enables us to review various scenarios and assumptions helping clients understand how specific decisions or events impact their financial goals.

Our business specialisations

- Wealth management
- Cashflow analysis and management
- Investment planning
- Pension planning
- Retirement planning
- Retirement income
- Estate planning
- Trust planning
- Long-term care
- Tax planning
- Protection
- Residential and commercial mortgages
- Business protection
- Corporate financial planning

Awards and community

In 2018 Lonsdale Services won the National Retirement Planner (RPA) Award for Best Individual Pension Advice firm in the South East and Anglia, and we were 'highly commended' in the Estate Planner Adviser category. In 2017 we won the national RPA Outstanding Customer Care award.

In 2017 Lonsdale Services was the first financial adviser in Hertfordshire to become a corporate partner of the Alzheimer's Society. Many Lonsdale colleagues are dementia friends and continue to fundraise for the charity.

In 2021 Lonsdale Services won the Best Adviser firm for Vulnerable Client Care at the 2021 National Professional Adviser Awards.

Fee-based remuneration

Like other professionals, Lonsdale Wealth Management is a fee-based firm and rebates to clients any commissions or other payments which may be received from third parties. Clients will be provided with details of our fee structures before we accept their instructions. Our independent financial advisers are always open and honest about our charging structure and we charge a fixed project fee where appropriate.

Working with professional connections

Lonsdale Wealth Management has considerable experience of working with solicitors and accountants. Our advisers aim to complement the advice of our professional connections, to provide the client with a holistic service, as advocated by the Solicitors Regulation Authority, and assisting our professional partners to maintain an ongoing client relationship.

Lonsdale Wealth Management works strategically with like-minded professionals to deliver integrated advice. Once a referred client becomes a client of Lonsdale Wealth Management, the partner firm is kept updated with ongoing developments to ensure that the advice provided by the two professional firms is consistent.

Marketing support

To assist our financial advisers to convey to clients the benefits of providing financial advice, Lonsdale Wealth Management provides a wide range of client literature, newsletters and website articles without charge.

Online client portal

All clients have access to Lonsdale Wealth Management's online portal, so they can access details of their investments, pensions and savings.

Richard Porter
Financial adviser & Director,
St Albans

Simon Hawker
Managing Director,
St Albans

Contact us

For more information about how our financial advisers can work with your legal or accountancy team please visit our website at: **www.lonsdaleservices.co.uk** or contact our independent financial advisers directly.

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