

NLP

**financial
management**



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Your financial affairs in a safe pair of hands



NLP Financial Management

NLP Financial Management Limited offers a rare mix of portfolio management and financial planning. The principal aim of our service is to provide detailed, transparent and timely advice to each and every client so that optimal results are achieved.

NLP Financial Management provides discretionary and advisory services to wealthy families, high net worth individuals and entrepreneurs as well as companies and charities.

Viewing Your Investments From A Different Perspective

We offer a full financial planning service with a comprehensive investment solution. Clients benefit from the understanding of a financial planning firm that will appreciate their key objectives and risks, alongside the sophistication of a discretionary investment management company. Having substantial in-house research has enabled us to deliver attractive risk-adjusted returns to clients through bespoke solutions in line with our motto, “Your financial affairs in a safe pair of hands”.

Risk mitigation is thus at the forefront of our approach so we are cautious in our investment service and cautious when considering tax-based planning solutions for clients.

Our passion for client service has led to our “one-stop shop” proposition where we position ourselves as the “Go-to Adviser” on all financial matters. If we cannot deal directly with any particular issue raised by a client, we will use our extensive network of contacts to help source the solution. In order to embed this philosophy, we build very close client relations by meeting regularly, at a time and location of choice, which enables them to be fully at ease when discussing their finances.



*'Best of both
worlds solution'*

Our Management Team

NLP Financial Management Limited was founded in 2003 by Adam Katten and Lee Pittal.

ADAM KATTEN

Adam is Managing Director of NLP Financial Management. He qualified as a Chartered Accountant at BDO Stoy Hayward before switching across to their financial planning business, helping to run it as a director. Adam advises high net worth individual and corporate clients in all areas of financial planning but with a focus on investment.

Adam advises clients on portfolios ranging from £250,000 to £10 million with the average portfolio being around £1 million.

Adam has a passion for client service and has ensured that his high standards are replicated by all staff as part of the culture of the company.



LEE PITTAL

Lee was instrumental in setting up the firm and is our Finance Director and Chief Operations Officer. He chairs the investment committee and has responsibility for constructing the property investment panel. He is a Chartered Accountant, Chartered Tax Adviser, and qualified investment manager dealing with high net worth clients and product development.

Lee was a director of the Investment Management group at BDO Stoy Hayward, helping to create and manage a number of their in-house property funds. This included developing a number of property investment opportunities for clients with one deal being in excess of £250 million.



Our Service

Our goal is to assist clients in meeting their financial planning requirements as they move through the different stages of their lives. We pride ourselves on delivering a personal service tailored to the needs of each of our clients.

This includes regular meetings and discussions with clients to ensure that financial solutions continue to meet their needs and making adjustments as required.

By working closely with clients and through obtaining a detailed understanding of their circumstances and goals, we can provide a comprehensive holistic financial planning service incorporating the following:

- Investment Planning and Portfolio Management
- All aspects of Pre and Post-Retirement Planning
- Inheritance Tax Planning
- Protection Planning, including Life Insurance and Critical Illness Cover
- Corporate Financial Planning, including employee benefits

We are fee based advisers and understand that our clients value our professionalism and transparency with regards to all aspects of the financial planning process. Treating our clients in a swift, fair and professional manner is integral to our business ethics and processes.

NLP Financial Management is proud to have won regular Awards within our Industry and thus be recognised as a leading adviser among our peers.

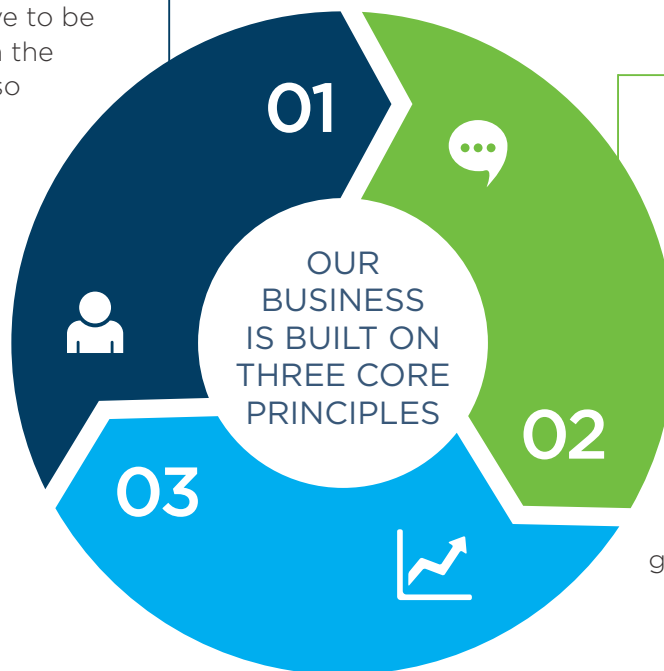
‘Building genuine relationships with our clients is key’



*'We pride ourselves
in being independent
financial advisers'*

INDEPENDENCE

We pride ourselves in being independent financial advisers, covering the “whole of the market” which means we are not just restricted to either one or a limited number of product providers. This enables us to provide what we believe to be the best solutions from the widest of choices. It also enhances the range of services we provide our clients.



UNDERSTANDING

We take the necessary time to gain a clear understanding of our clients' objectives and requirements. By building a strong rapport and appreciation of each of our clients' needs, we develop and maintain long-standing relationships. Through this process our clients gain confidence that their financial affairs are in a safe pair of hands.

KNOWLEDGE AND EXPERTISE

Our advisory team are longstanding, experienced and highly qualified professionals. Their knowledge and skill provides our clients with the assurance that their portfolios and financial affairs are being expertly managed.

Services

NLP Financial Management provides a multi-award winning comprehensive service proposition for its clients. The advice process begins with a no obligation, free of charge consultation where your consultant will conduct a full fact find and explain each of the services that are relevant for your needs.

INVESTMENT MANAGEMENT

NLP Financial Management offers a comprehensive, yet bespoke, Investment Management Service, via either an Advisory or Discretionary agreement. Flexibility is built into our investment planning regardless of which option our client selects so that wherever possible portfolios can be adjusted to meet a client's specific requirements.

PENSION PLANNING

We provide advice on all aspects of accruing wealth using tax-efficient arrangements such as personal pensions, SIPPs and SSASs. We also offer ongoing advice in relation to managing and utilising these devices to draw upon accumulated benefits and to mitigate present and future tax liabilities.

ESTATE PLANNING

NLP Financial Management offers advice and practical solutions to help reduce liability to inheritance tax, whatever one's age and circumstances. The key to successful Estate Planning is addressing the issue early and devising a strategy, often stretching over many years, which will assist in the preservation and transfer of capital to those you hold dear.

TAX-EFFICIENT INVESTMENTS

NLP Financial Management provides advice to our clients on a wide range of tax-efficient investments, including ISAs, Pensions, EIS and VCT investments to name a few. We are always conscious of our clients' tax position not only when recommending solutions, but also in determining an appropriate time to recommend disposal of the investment. EIS and VCT investments are High Risk and only suitable for specific investors.



PROTECTION PLANNING

Protecting a client's current circumstances can often be as important as seeking to build wealth for the future. Therefore, we offer advice on all areas of protection planning including life insurance, critical illness and permanent health insurance. This is designed to replace income in the event of misfortune or worse, or to provide capital to assist in repaying debts or helping to maintain a certain standard of living in the event of ill health. This advice will at times be linked to inheritance tax planning when using life insurance to mitigate the impact of IHT liabilities upon death.

*‘Our services
are designed for
peace of mind’*

CORPORATE FINANCIAL PLANNING

We offer a range of services for companies, trusts and charities including:

- Financial counselling for directors and employees
- Advising on Cash Deposits to provide best possible returns
- Shareholder protection, Partnership protection and Key Person insurance for key employees
- Relevant Life cover for directors
- Group death-in-service, Excepted Life and other group protection benefits
- Group pension schemes and advising on auto-enrolment

*‘Targeting competitive
returns with significantly
reduced volatility’*



Our Investment Philosophy

A core objective of NLP Financial Management is to provide each client with a combination of sound, risk appropriate and tailored investments handled by a dedicated team of experienced professionals. Our investment portfolios are designed to target competitive returns with significantly lower investment risk than that employed by many in the industry.

The volatility of our portfolios is constantly reviewed to ensure that we meet our “peace of mind” and “safe pair of hands” guiding objectives.

Our investment philosophy is also based on the following key points:

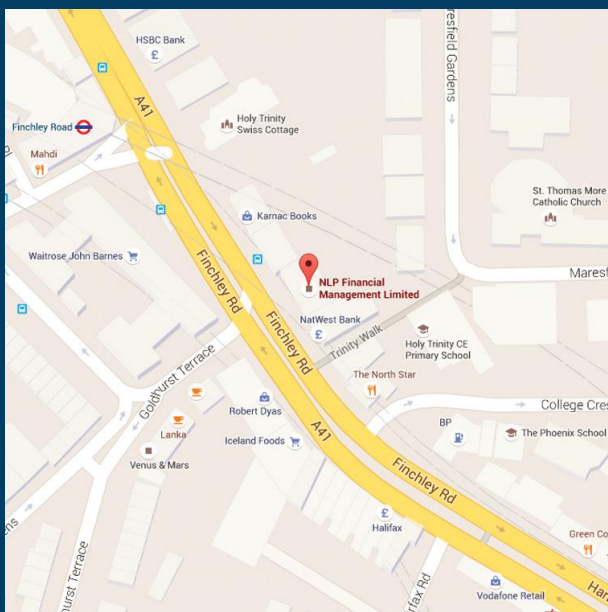
- Preservation of capital whilst generating returns
- Diversification across asset classes, geographical regions and investment houses
- Tactical asset allocation
- Rigorous fundamental analysis

NLP Financial Management is able to purchase and manage equities, government and corporate bonds, cash and currency, collective investments, private equity, absolute return funds, structured products, property funds and tax-efficient investments.

Investment Process

The Investment process is carried out by our own highly experienced Investment Committee. Our independent status is reflected throughout our business and clearly demonstrated when selecting appropriate funds for our Model Portfolios. Each investment is selected on its own merits with no bias or obligation to any investment house or product provider. The process can be summarized as follows:

- We undertake detailed Quantitative Analysis to identify a number of potential funds in a given sector.
- The areas that we look at include, but are not restricted to, the size of the fund, the tenure of the manager, the investment style, volatility and performance, fees and independent ratings.
- Once three or four of our favoured funds are identified in any one sector, we then meet the management of these funds to question them on their process and carry out more in-depth due diligence.
- This is the more qualitative approach to our fund selection process and we will delve into areas such as the size of the investment team, the investment philosophy, stock selection and position sizing.
- We will also ask to see examples of meeting notes the managers have carried out with companies they meet so we can see that they are doing as they claim.
- From these management meetings, we obtain a detailed understanding of the funds and can anticipate how they would perform across a range of scenarios and thus how they may fit within our models.
- This allows us to choose the fund we believe will best fulfil the role we are seeking within the portfolio. Once chosen, this fund will be presented to the Investment Committee for approval.
- A majority decision is needed for approval and a strong disagreement from any member of the Investment Committee will result in rejection.
- This process is carried out continuously to ensure that the funds we already have are performing the task we anticipated, whilst also identifying potential new opportunities. We will meet all existing funds at least once a year whilst regularly screening for new ideas in each sector.



Contact Us

To discuss any of our individual services, or for a free, no obligation initial consultation, please contact us using the details below:

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