

Your financial
affairs in a safe
pair of hands



Portfolio management and financial planning

NLP Financial Management Limited offers a rare mix of portfolio management and financial planning designed to ensure that every investment is made to maximise all advantages for each particular client.

NLP Financial Management Limited is the financial services division of Nyman Libson Paul, a firm of Chartered Accountants with a record spanning seven decades. The practice has always seen customers as partners, who are treated as we would like to be treated ourselves – swiftly, fairly and professionally.

Partnership with our clients means building long term trust as we see them through different stages of their lives. Regular client meetings with comprehensive investment summaries form an essential part of this process.

Our principles can be summarised in the words “Focused” and “Responsive”.

Focused in concentrating on our clients’ needs and in understanding global economic conditions to help formulate an appropriate investment strategy. We particularly ensure our research is centred on areas that will add value for our clients.

Responsive to our clients’ requirements in an ever-changing world, appreciating the effects on their portfolios and the financial planning implications, so that timely adjustments can be discussed and executed.

Accordingly, our starting point in advising clients is to fully understand their entire asset mix, liabilities, needs and risk profile so that a comprehensive plan can be agreed to meet those objectives.

Our team approach provides each client with a combination of sound, risk measured investment and related tax advice from a dedicated team of experienced professionals. This is coupled with the additional accountancy and insurance services offered by Nyman Libson Paul and Get Private in a one stop shop, similar to having your own private family office.

Our investment portfolios are designed to target competitive returns with significantly lower investment risk than that employed by many of our competitors. The volatility of our investment portfolio is constantly reviewed to ensure we meet our “peace of mind” and “safe pair of hands” guiding objectives.



Focused and responsive

Our services are designed for peace of mind

We offer the following services to our clients:

Discretionary Portfolio Management – we manage investments for clients under a discretionary mandate and will select appropriate investments depending on the client's risk appetite. Clients select from a cautious, balanced or adventurous style. These portfolios are flexible and clients can add assets as they see fit and even receive a regular or one off income. This service is described in further detail on the next page.

Non-Discretionary Investment Advice – a dedicated team led by Directors and Senior Consultants provide investment advice to “hands on” clients who prefer to direct their own portfolios. We actively advise clients on macro economic strategy, asset allocation, Collective Investment Funds, ETFs, Hedge Funds, Equities, Bonds, Commodities, Derivatives, Structured Products and Property.

Financial Planning – where we fully review the financial objectives of clients and advise them on how to develop a suitable financial plan to meet those objectives. This covers areas of investment advice, pension planning and protection planning.

Tax-efficient Investments – where we advise clients seeking exposure to appropriate investments to mitigate tax liabilities whilst still providing the potential for income and / or capital growth.

Structuring of Investments – to ensure that suitable vehicles are used to hold investments where tax can be mitigated and the best opportunities for growth achieved. This includes the use of pension arrangements such as SIPP's and SSAS's, investment bonds, ISAs and unit trust platforms.

Cash Management – we advise and actively manage cash deposits for clients to ensure competitive instant access and term deposit rates are earned with secure institutions. Net returns can be significantly improved for individuals and companies by having a dedicated cash management team conducting sophisticated planning on their behalf.

Inheritance Tax Planning – where we advise on the different ways of mitigating inheritance tax liabilities, the structuring of investments as part of this planning and advise on suitable investments that can provide inheritance tax savings to clients.

Protection Planning – where we advise clients on how best to “protect” their financial wealth through using suitable insurance arrangements covering the areas of life insurance, critical illness, permanent health insurance and private medical insurance.

Property, Business and Asset Transactions – we advise clients on many related property, corporate and other asset transactions, including discreetly matching counterparties and partners among our clients and contacts.

A close-up photograph of a hand holding a rolled-up yellow document, possibly a contract or certificate, on a red running track with white lane markings. The text 'Swift, fair and professional' is overlaid in white on the top left of the image.

Swift, fair and professional

Discretionary portfolio management (DMS)

Individuals and business owners who make their own investment decisions sometimes find that they have less time to monitor markets and act in a timely fashion.

We offer a discretionary investment management service where clients delegate investment portfolio decisions to our professional asset managers. The management style of these portfolios is crafted to give clients peace of mind, knowing their investments are being actively monitored and managed.

We initially focus on asset allocation in running portfolios for clients where we spread the investment portfolios between the 5 main asset classes of cash, fixed interest, property, alternative assets and equities. Portfolios are managed within 3 categories of risk, namely Cautious, Balanced or Adventurous. The portfolio risk profile and asset selection is adjusted on a regular basis by the investment committee depending upon market conditions.

The investments are managed by a committee of 4 qualified investment professionals with well over 50 years combined investment experience of managing or advising on investment portfolios.

The key advantages of our Discretionary Management Service (DMS) include the following:

- Our ability to move funds between asset classes and between specific funds quickly which is especially important in volatile times.
- The proactive approach being taken where each portfolio is reviewed regularly and changes made where required, whether due to client circumstances or market conditions.
- The DMS allows bespoke portfolios to be set up for clients and portfolios to be managed within many different investment vehicles including unit trust platforms, offshore bond wrappers, SIPPs and SSASs.
- The ability to ensure specific income payments are made to clients for those requiring a regular income.
- Fees are charged on a percentage basis so that our interests as manager and the clients' interests are aligned in seeking solid performance.

Peace of mind



Our investment panel

Adam Katten

Adam is the Managing Director of NLP Financial Management Limited and sits on the investment committee. Adam advises high net worth individual clients and corporate clients in all areas of financial planning but with a focus on investment. He advises clients on portfolios ranging from £250,000 – £10M. He qualified as a chartered accountant at BDO Stoy Hayward before switching across to financial planning and helping to run their financial planning business as a director.

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 is Finance Director of the company and is Chairman of the investment committee. He is a chartered accountant, chartered tax advisor and qualified investment manager dealing with high net worth clients and product development. He qualified as a Chartered Accountant with BDO Stoy Hayward and was a director of their investment management group.

Lee has established a wide group of contacts among professional firms and was instrumental in setting up NLP Financial Management Limited. He has helped to create and manage various investment funds and his entrepreneurial flair has enabled him to develop a number of opportunities for clients over the years.

Michael Ezra

Michael Ezra heads up our investment research. Michael qualified as a Chartered Accountant with KPMG and has been involved in financial investments for 20 years, having previously managed funds and been an advisor to funds with assets exceeding \$1.4 billion.

He has helped to develop our asset allocation strategy and our approach to managing investments for our clients. His thorough approach to due diligence focuses on investment risk so that portfolios are constructed to provide the opportunity for the best possible returns relative to risk taken.

Stuart Saberi

Stuart is our in-house investment research analyst. Stuart has been working at NLP Financial Management Limited for four years as a qualified investment manager.

Stuart is responsible for keeping in regular contact with the managers of the funds on the investment panel as well as monitoring new investment opportunities.



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