

# Background report - Rebecca Aldridge

Managing Director & Chartered Financial Planner

# Website profile

This is an extract from Rebecca's website profile here:

https://balancewealth.uk/about-us/our-team/rebecca-aldridge/





## **Contact Rebecca**

- 0115 7722126
- 0 07787 556237
- ☑ rebecca@balancewealth.uk
- The Point, Loughborough Road, West Bridgford, Nottingham, NG2 7QW

### My role

I am a financial planner, working with clients to organise their wealth so they have the best chance of meeting their goals. That means I spend a lot of time meeting people, listening to what they want to achieve and doing all I can to make it happen.

As Managing Director and founder of Balance: Wealth Planning, I ensure that every piece of advice is sound, right for each client and our research is rock solid. I am also responsible for the continuous development, growth and advancement of the business.

I work predominantly out of our Nottingham office.

### Background

I've worked in award-winning financial planning companies at senior and board level for over 20 years, with a reputation for being professional, versatile and efficient. I've been a financial adviser and also taken care of business operations, regulatory compliance and process improvement. I have also worked as an independent consultant to other financial planning firms. I founded Balance in 2014.

#### What's important to me

I believe very strongly in the principles of living a kind, worthwhile and fulfilling life. For me that means doing what is right and doing it as well as possible.

I love to learn and adopt new ideas. You can often find me watching TED talks, following up interesting links on Twitter or reading the latest books on business or psychology.

I also like to spend time being creative, whether that's making something on the sewing machine, hand painting glasses or coming up with designs and brochures for the business.

My family is incredibly important to me, especially my two fabulous children.

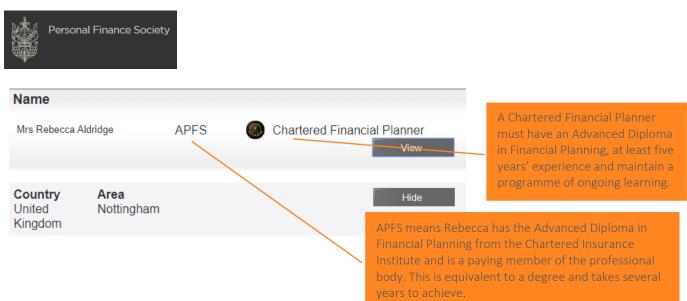
# Qualifications

I hold Chartered Financial Planner and Certified Financial Planner status. Only around 5% of all financial planners have this combination of qualifications.

# **Professional Body Membership**

Rebecca is a member of the Personal Finance Society, which is part of the Chartered Insurance Institute. You can view the registration here:

https://www.thepfs.org/web/app/membersearch/MemberSearch.aspx?endstem=1&q=n&n=rebecca+aldridge&c=&ch= 0&p=0



She is also a member of the Chartered Institute for Securities and Investment. You can view the registration here:

https://www.thepfs.org/web/app/membersearch/MemberSearch.aspx?endstem=1&q=n&n=rebecca+aldrid ge&c=&ch=0&p=0



# Rebecca Aldridge CFP™ MCSI

Balance: Wealth Planning Ltd, United Kingdom

FCA number: REF01025 Employer: Balance: Wealth Planning Ltd Location: United Kingdom

Certified Financial Planner<sup>™</sup>: ✓

CFP means Rebecca is a Certified Financial Planner. This is equivalent to a degree and takes several years to achieve. MSCI means she is a paying member of the CISI and abides by their rules.

The Certified Financial Planner qualification is equivalent to a degree and is an internationally recognised standard. Regarded as one of the toughest qualifications to achieve, there are less than 1,000 Certified Financial Planners in the UK.

# Statement of Professional Standing



Chartered Insurance Institute

Standards. Professionalism. Trust.

Every financial planner must have a Statement of Professional Standing from a professional body in order to practice. This Statement of Professional Standing has been issued by the Chartered Insurance Institute.

# Statement of Professional Standing

Every financial planner has an individual reference number which is useful if you want to look them up on the Financial Conduct Authority's register.

However, as Rebecca has a 'controlled function' she is approved on the FCA Register. Please see

# Mrs Rebecca Aldridge

FCA Individual Reference Number:

# **REF01025**

People must be approved by the FCA before giving financial advice. You can check if this person is approved by the FCA to give advice by going to fca.org.uk/register and searching with their FCA individual reference number shown above.

The Chartered Insurance Institute (CII) has issued this statement to the above named adviser. The CII has checked that the adviser meets the required qualification standard and confirms the adviser has signed an annual declaration stating that they have kept their knowledge up to date and complied with the Statements of Principle and Code of Practice for Approved Persons (APER).

Date of issue: 1 August 2019

Valid until: 31 July 2020

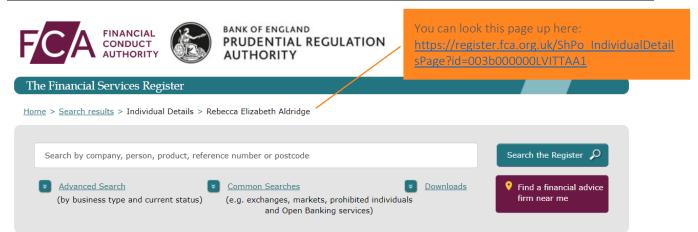
These statements are checked and renewed annually.

Sian Fisher BA (Hons), ACII Chartered Insurance Practitioner CEO, Chartered Insurance Institute

The Chartered Insurance Institute (CII) is the premier professional body for the insurance and financial planning sector with over 120,000 members in more than 150 countries. It promotes higher standards of integrity, technical competence and business capability. The person named above is a member of the CII and is bound by a Code of Ethics as a condition of membership. For more information, visit cii.co.uk/membersearch

CII Permanent Identity Number 001284823C

# Rebecca Aldridge - FCA authorisation



# Mrs Rebecca Elizabeth Aldridge

#### **Controlled functions - current**

Controlled functions are the tasks that an individual (and some firms) must be approved for so they can perform them in an authorised firm.

Controlled Functions	Firm Name	Start Date	Restriction	Suspension / Restriction Start Date	Suspension / Restriction End Date	CF3 wit 8 <sup>th</sup>
CF1 Director (AR)	Balance: Wealth Planning Limited	29/10/2018				liste
CF30 Customer	Balance: Wealth Planning Limited	03/11/2014				of 2 A n
SMF3 Executive Director	Balance: Wealth Planning Limited	09/12/2019				by S (SIV
SMF16 Compliance Oversight	Balance: Wealth Planning Limited	09/12/2019				her
SMF17 Money Laundering Reporting Officer (MLRO)	Balance: Wealth Planning Limited	09/12/2019				Арр
Responsible for Insurance Distribution	Balance: Wealth Planning Limited	01/10/2018				oth who res

Common Controlled Functions are being a Director of a Financial Planning business, or a Financial Planner. On this register, that is called the CF30 Customer role. CF30 Customer roles are being withdrawn from this register from 8<sup>th</sup> December 2019. They will be listed on a new directory by the end of 2020.

A number of CF roles were replaced by Senior Management Function (SMF) roles on 9<sup>th</sup> December 2019 hence the start date shown.

#### Appointed Representatives are

other financial advice businesses where the main business is responsible for its behaviour. Neon Financial Planning is a sister business to Balance: Wealth Planning which provides advice to a different market (people aged 25-45 who are happy working via video call). Rebecca is Managing Director of both businesses.

#### Appointed representative relationships - current

An appointed representative is a firm or individual that can carry on certain regulated activities without being authorised on the basis that another, authorised, firm or individual (its 'principal') has accepted responsibility for those activities.

A tied agent is a MiFID concept that is similar to an appointed representative. A tied agent can carry on certain activities under the responsibility of a firm or individual (its 'principal'), which may either be authorised by the PRA or FCA, or regulated in another country in the European Economic Area (EEA).

Firm reference number		Start Date	End Date	Status
801067	<u>Neon Financial</u> <u>Planning Limited</u>	29/10/2018		Taken Up

#### **Controlled functions - previous**

Controlled functions are the tasks that an individual (and some firms) must be approved for so they can perform them in an authorised firm.

Individuals who were previously performing roles that required approval under the Approved Persons Regime, but where there is no corresponding Senior Management Function under the Senior Managers and Certification Regime (SM&CR), will have a current status of 'Regulatory approval no longer required'. These individuals may fall within the Certification Regime where it is the firm's responsibility to assess their fitness and propriety to perform their role. For more information on searching for people previously in customer dealing roles (CF30 individuals), please refer to the FS Register homepage.

'(AR)' in the Controlled Functions column is used to show that the person performs/performed the function in a company or partnership which is/was an Appointed Representative of an authorised Principal firm. In this situation, it is the name of the Principal firm that is shown in the Firm Name column as it is that firm that is responsible for the appointed representatives regulated activities.

Controlled Functions	Firm Name	Start Date	End Date	Restriction	Suspension / Restriction Start Date	Suspension / Restriction End Date	
CF1 Director	<u>Cooper Parry</u> <u>Wealth</u> <u>Limited</u>	15/06/2010	15/05/2012				This shows the last known employer,
CF1 Director	Balance: Wealth Planning Limited	03/11/2014	08/12/2019				the start date of having this particular role in that business and the end date. These dates do not
CF10 Compliance Oversight	Balance: Wealth Planning Limited	09/07/2019	08/12/2019				mean they started and left the business, but that the roles started and stopped then.
CF10 Compliance Oversight	Balance: Wealth Planning Limited	03/11/2014	21/03/2018				Note that they are not in date order. On the live register you can click on the company name to find out more.
CF10 Compliance Oversight	<u>Cooper Parry</u> <u>Wealth</u> <u>Limited</u>	25/01/2010	05/07/2012				the company name to find out more.
CF11 Money Laundering Reporting	<u>Balance:</u> <u>Wealth</u> <u>Planning</u> <u>Limited</u>	09/07/2019	08/12/2019				The register shows all other roles that have been held by the same
CF11 Money Laundering Reporting	<u>Balance:</u> <u>Wealth</u> <u>Planning</u> Limited	03/11/2014	21/03/2018				person. This helps you see the other places they have worked, and how
CF21 Investment Adviser	<u>Cooper Parry</u> <u>Wealth</u> <u>Limited</u>	23/10/2007	31/10/2007				long they have had different roles there.
CF22 Investment Adviser (Trainee)	<u>Cooper Parry</u> <u>Wealth</u> <u>Limited</u>	02/01/2007	23/10/2007				
CF30 Customer	<u>Cooper Parry</u> <u>Wealth</u> <u>Limited</u>	01/11/2007	22/10/2011				
CF30 Customer	<u>TW11 Wealth</u> <u>Management</u> <u>Ltd</u>	01/02/2017	20/12/2017				
CF30 Customer	<u>Fiscal</u> <u>Engineers</u> <u>Limited</u>	01/09/2012	21/05/2013				
Responsible for Insurance Mediation	<u>Cooper Parry</u> <u>Wealth</u> <u>Limited</u>	15/06/2010	05/07/2012				
Responsible for Insurance Mediation	Balance: Wealth Planning Limited	03/11/2014	30/09/2018				

# **Client reviews**

Review from Verified Client Derbyshire | December 2019 Advice: \* \* \* \* \* \* Service: \* \* \* \* \* Value: \* \* \* \* \*

### What were the circumstances that caused you to look for a financial adviser?

As we looked to begin the next chapter our lives in retirement we wanted to consolidate our pensions under our control.Some very good friends recommended the services of Rebecca Aldridge from Balance: Wealth Planning.

## How did Rebecca help you?

We met Rebecca in their satellite office in Derby, using a series of questionnaires on lifestyle, aspirations, goals etc., to best understand our needs. After consulting other financial service companies to benchmark the transfer (both initially and long term management) we felt that Balance: Wealth Planning and specifically Rebecca Aldridge was the best fit for our pension needs. Rebecca and her team handled the transfer very professionally, constantly communicating each stage of the process, whilst being very proactive chasing all parties to close out the process in a timely manner. Rebecca personally provided insight and guidance on all aspects of the pension transfer process and our future requirements, responding to our many questions with clear and informative answers that allowed us to move forward with confidence in her and the team.

# Have you seen the outcome you were hoping for?

It's early days, but the performance of our investments have been in line with the predictions, the support of Balance: Wealth Planning and Parmenion has been excellent to date.

Review from Verified ClientAdvice: \* \* \* \* \*Derbyshire | November 2019Service: \* \* \* \* \*\* \* \* \* \* 5 out of 5Value: \* \* \* \* \*

What were the circumstances that caused you to look for a financial adviser? Having banked with Coutts for a few years and their costs increasing, another person involved with banking introduced me to Rebecca at Balance Wealth. My wife and I find her very helpful, caring, extremely knowledgeable in financial investments, financial planning and more importantly explains her reasoning very clearly

### How did Rebecca help you?

Transferring investments, investment planning, pensions, Will assistance, Inheritance planning

Have you seen the outcome you were hoping for? Not initially, however over the years yes. Our investments have performed to our expectations

### **Review from Verified Client**

Leicestershire | October 2019

\* \* \* \* \* 5 out of 5



What were the circumstances that caused you to look for a financial adviser? To gain professional advice regarding insurance, savings and investments in order to feel secure about the future of our family

### How did Rebecca help you?

Rebecca spent a long time listening to our concerns and requirements. She did a thorough review of our current situation and then gave suggestions and options based on this. We found her to be very intuitive about our needs, with a calm, professional manner that helped to create an open and trusting relationship.

# Have you seen the outcome you were hoping for?

Yes we have the peace of mind we were seeking.

Review from Verified Client	
Leicestershire   October 2019	
★ ★ ★ ★ 5 out of 5	



# What were the circumstances that caused you to look for a financial adviser?

Following a business sale I required expert advice in terms of how to correctly invest with the proceeds.

### How did Rebecca help you?

Rebecca carefully assessed our needs by performing a very detailed analysis of our current and future requirements. By knowing this information she was able to formulate a bespoke investment strategy designed specifically to meet our needs.

# Have you seen the outcome you were hoping for?

Since the initial consultation and subsequent follow up meetings where Rebecca fine tuned the plan we have started to see the benefits of her investment strategy.

# What could they have done better?

Given the level of detail Rebecca went into during the consultation period to build a picture of our requirements it is very difficult to see how she could have done anymore. No stone was left unturned as she built a complete picture of our lifestyle, both now and for our future requirements. This certificate is produced by the website <u>www.vouchedfor.co.uk</u> which lists the profiles of financial planners in the UK and collects verified client reviews including those shown on the previous pages.



# Awards and accolades



Awarded by the Chartered Insurance Institute

This standard recognises pension transfer advice expertise

We featured in 2019's New Model Adviser Top 100 financial planners







Our Head of Paraplanning was shortlisted for paraplanner of the year in 2019

We were recognised in the top 250 of financial planners by VouchedFor in the Sunday Times

CISI



DAVID NORTON BUILDING EXCELLENCE

We featured in 2018's New Model Adviser Top 100 Financial planners

We won this award from the CISI professional body in recognition for our financial planning approach and journey to excellence.



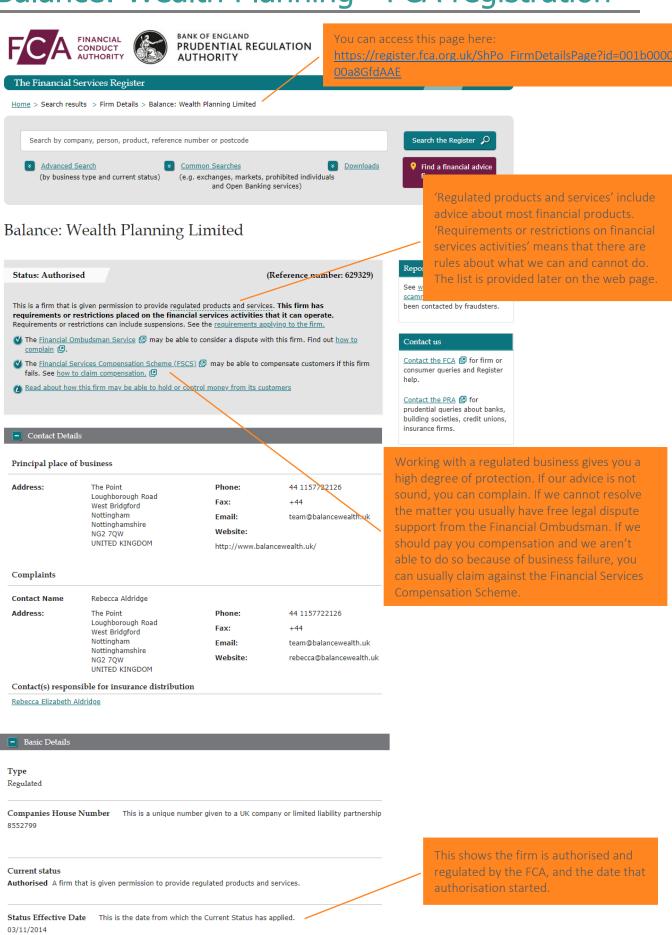
We were selected for the 2018 Midlands Enterprise Award





Our Managing Director, Rebecca Aldridge was shortlisted for the Forward Ladies and English Women's regional awards.

# Balance: Wealth Planning - FCA registration



Tied Agent A tied agent can act on behalf of another firm or individual (its principal) that is regulated in another country in the <u>European Economic Area</u> (EEA).

This firm is not a tied agent.

Money Laundering Certain firms must protect themselves against money laundering and comply with the Money Laundering Regulations 2017 This firm is not registered under the Money Laundering Regulations.

Insurance Distribution A firm that offers or sells insurance products and services This firm is able to undertake insurance distribution.

#### - <u>Regulators</u>

This table shows the former and current regulators of this firm, in the UK and in other European Economic Area (EEA).

Regulator Name	Effective From	Effective To
Financial Conduct Authority	03/11/2014	

#### Individual

Currently attached to:

This list shows the individual(s) who works for, or used to work for, this firm and is considered an approved person.

Click the '+' button below to search by current or previous involvement, controlled function or surname: Filter the list:

Results per page: 20 🔻			«	1	»	
Name 💌	Individual reference number	Status				
Rebecca Elizabeth Aldridge	REF01025	Active				
Jonathan Nigel Page	JXP08020	Active				
Results per page: 20 🔻			«	1	»	

## <u>Appointed representatives / tied agents / PSD or EMD agents</u>

An appointed representative is a firm or individual that can carry on certain regulated activities without being authorised on the basis that another, authorised, firm or individual (its 'principal') has accepted responsibility for those activities.

A tied agent is a MiFID concept that is similar to an appointed representative. A tied agent can carry on certain activities under the responsibility of a firm or individual (its 'principal'), which may either be authorised by the PRA or FCA, or regulated in another country in the European Economic Area (EEA).

The "EEA Tied Agent" column below is relevant to EEA authorised firms which have appointed a tied agent established in another EEA country where that tied agent provides services into the UK under the MiFID service passport of its principal. The "Tied Agent" column refers to tied agents of UK firms established in the UK and tied agents of EEA authorised firms established in the UK under the MiFID branch passport of their principal.

A PSD or EMD agent is a firm that can act on behalf of another firm (its 'principal') that is authorised or registered by the FCA as a payment or e-money institution.

In each case, the principal is generally responsible for the activities of its appointed representatives/agents

Agent status snows wh	ietner an agent (	currently has an	active relationsn	ip with <u>any</u> princ	іраі т	irm.	
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	Innum		EEA Tied	Firm		ffectiv	
Name 🛛 👻	Insurance Distribution	Tied Agent	Agent	reference number	E	From	
Neon Financial Planning Limited	Yes	No	No	801067	8,	/2/201	18
Results per page: 20 🔻					«	1	*

This means we can act independently and are not tied to giving advice only about the financial products of a specific firm.

We must comply with Money Laundering Regulations as part of being regulated by the FCA. That means we don't need to be (and cannot be) separately registered under the Money Laundering Regulations.

This means we can give advice about insurance policies.

The register shows the people who work for the firm who have positions of significant responsibility, or who are 'Appointed Representatives'. An Appointed Representative is a business which falls under the regulatory responsibility of another firm. Neon Financial Planning is an Appointed Representative of Balance: Wealth Planning and Jonathan Page is a Director of Neon Financial Planning.

This shows that Neon Financial Planning is an Appointed Representative of Balance: Wealth Planning, which means we are responsible for making sure it keeps to the FCA's rules.

There are no previous appointed representatives or tied agents attached to this firm or individual. We do not publish EMD individuals on the Register. An authorised firm will have permission to provide certain regulated products and services.

#### **Client Money**

This firm cannot hold client money. It may be able to control client money if it has the necessary requirements.

#### Requirements

Requirements are rules placed on the firm that apply to all of the financial services activities that it can operate.

🛨 Exempt MiFID firm (Article 3)

Exempt MiFID firm (Article 3)

Advising on investments (except on Pension Transfers and Pension Opt Outs)

Customer Type Commercial

Professional

Retail (Investment)

Retail (Non-Investment Insurance)

Investment Type

Certificates representing certain security

Debenture

Government and public security

Life Policy

Non-investment insurance contracts

Personal pension scheme Rights to or interests in investments (Contractually Based Investments)

- Rights to or interests in investments (Security)
- Share

Stakeholder pension scheme

Structured Deposits

Unit

## Warrant

#### Limitation

Rights to or interests in (both).

#### Advising on P2P agreements

Customer Type Commercial Professional Retail (Investment) Retail (Non-Investment Insurance)

#### Advising on Pension Transfers and Pension Opt Outs

Customer Type Professional Retail (Investment)

#### Investment Type

Life Policy

Personal pension scheme

- Rights to or interests in investments (Contractually Based Investments) Rights to or interests in investments (Security)
- Stakeholder pension scheme

Unit

Limitation Rights to or interests in (both).

#### Agreeing to carry on a regulated activity

#### Limitation

Limited to carry on regulated activities.

we cannot put your money in our bank account unless you are paying our f<u>ee.</u>

These are regulations that apply to all financial planning firms. MiFID stands for The Markets in Financial Instruments Directive. The rules broadly require us to tell you what exactly you are investing, what it costs and how it is performing.

We can give advice to commercial clients (businesses), Professional clients (financial professionals or very sophisticated experienced investors) and Retail clients (we treat all individuals as a Retail client because it gives the highest level of protection)

Everything that is regulated by the FCA and which we are permitted to give you advice about is listed. The financial products are grouped into sections.

Peer to Peer agreements are loans to individuals or companies which pay interest. We can give advice about them. Not all financial planners have permission to do that.

We can give advice about transferring occupational pension schemes including defined benefit pension schemes. We can also advise about whether to opt out of an occupational pension scheme. Not many financial planners have permission to do that.

Arranging (bringing about) deals in investments	

Customer Type Commercial Professional Retail (Investment)

Retail (Non-Investment Insurance)

#### Investment Type

Certificates representing certain security Debenture Government and public security Life Policy Non-investment insurance contracts Personal pension scheme Rights to or interests in investments (Contractually Based Investments) Rights to or interests in investments (Security) Share Stakeholder pension scheme Structured Deposits Unit Warrant

#### Limitation

Rights to or interests in (both).

Making arrangements with a view to transactions in investments
Customer Type
Commercial
Professional
Retail (Investment)
Retail (Non-Investment Insurance)
Investment Type
Certificates representing certain security
Debenture
Government and public security
Life Policy
Non-investment insurance contracts
Personal pension scheme
Rights to or interests in investments (Contractually Based Investments)
Rights to or interests in investments (Security)
Share
Stakeholder pension scheme
Structured Deposits
Unit
Warrant
Limitation
Rights to or interests in (both).

### Passport Out

A 'passport' enables an authorised firm to provide financial products or services, set up a base, or run its permitted activities in another country in the European Economic Area (EEA). This includes where a firm regulated in another EEA country passports into the UK.

#### FRANCE | NETHERLANDS | -

Country	Directive	Passport Type
FRANCE	Insurance Distribution	Service
Insurance Distribution or Reinsurance D	Distribution	

We have permission to give advice about insurance policies in France and the Netherlands although we do not usually do this.

### Trading/brand names

I

A firm may use several trading names or brand names under the same permission. This list shows the names that have been reported to us, but you may want to contact the firm for full details

Status	Name	Effective From	
Registered	Balance: Wealth Planning Limited	24/10/2014	
Previous names:			
-			

No exclusions or special restrictions apply to us, so there are none listed.

The Payment Services Regulations 2017 exclude certain services from the scope of the regulations, but in certain circumstances require businesses to notify the FCA. This business has notified the FCA that it falls within the scope of the following exclusion(s):