Background report - Rebecca Aldridge

Managing Director & Chartered Financial Planner

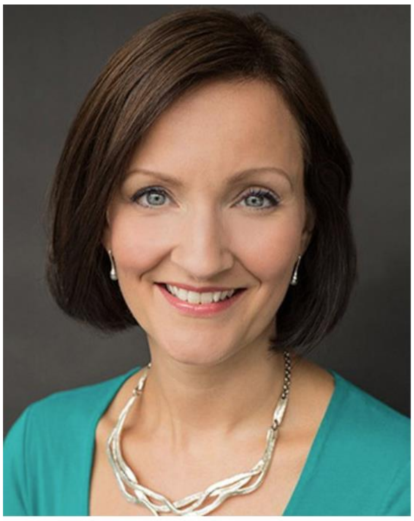
Website profile

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

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

Rebecca Aldridge

Chartered Financial Planner



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.

Contact Rebecca

0115 7722126

07787 556237

rebecca@balancewealth.uk

The Point, Loughborough Road, West Bridgford, Nottingham, NG2 7QW

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

Personal Finance Society

Name

Mrs Rebecca Aldridge APFS Chartered Financial Planner

View

Country	**Area**
United Kingdom	Nottingham

Hide

A Chartered Financial Planner must have an Advanced Diploma in Financial Planning, at least five years' experience and maintain a programme of ongoing learning.

APFS means Rebecca has the Advanced Diploma in Financial Planning from the Chartered Insurance Institute and is a paying member of the professional body. This is equivalent to a degree and takes several years to achieve.

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+aldridge&c=&ch=0&p=0

CISI
CHARTERED INSTITUTE FOR SECURITIES & INVESTMENT

Rebecca Aldridge CFP™ MCSI

Balance: Wealth Planning Ltd, United Kingdom

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

Certified Financial Planner™: ✔

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

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.

Chartered
Insurance
Institute

Standards. Professionalism. Trust.

Statement of Professional Standing

Mrs Rebecca Aldridge

FCA Individual Reference Number:

REF01025

People must either be approved by the Financial Conduct Authority (FCA) or be certified by their employer before giving financial advice. You can check if this person is approved by the FCA to give advice, or if they are certified by their employer to give advice, by going to **register.fca.org.uk/s/** and searching with their individual reference number as 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 FCA Code of Conduct.

These statements are checked and renewed annually.

Date of issue: 1 August 2021 Valid until: 31 July 2022

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

Rebecca Aldridge - FCA authorisation

FINANCIAL CONDUCT AUTHORITY

The Financial Services Register

You can look this page up here: https://register.fca.org.uk/s/individual?id=003b000000LVITTAA1

Mrs Rebecca Elizabeth Aldridge

Reference number: REF01025

Certified / assessed by firm

Approved by regulator

This individual carries out roles that are regulated in different ways. Check their record for the firms they are connected with and further details about their roles.

No FCA or PRA disciplinary or regulatory action.

Contents

Current roles and activities

Show table of all current roles

This is not a full employment history, as it only covers roles with activities regulated by the FCA and/or PRA.

Rebecca Elizabeth Aldridge is connected to:

Balance: Wealth Planning Limited (Approved roles)

Neon Financial Planning Limited (Appointed Representative)

Balance: Wealth Planning Limited (Certified/assessed roles)

Balance: Wealth Planning Limited (Approved roles)

This individual has been approved by the FCA and/or PRA to perform specific roles at this firm.

CF30 Customer
From 03 Nov 2014

SMF3 Executive Director
From 09 Dec 2019

SMF16 Compliance Oversight
From 09 Dec 2019

SMF17 Money Laundering Reporting Officer (MLRO)
From 09 Dec 2019

Responsible for Insurance Distribution
From 01 Oct 2018

Functions requiring qualifications including giving advice about investments, pensions and insurances.

Balance: Wealth Planning Limited (Certified/assessed roles)

The FCA updates any disciplinary or regulatory information immediately, and requires that firms will update all other changes to a certified/assessed individual's record within 7 days.

[FCA CF] Significant management

From 09 Dec 2019

This individual has been certified and/or assessed by an authorised firm that is regulated for certain activities. This firm accepts responsibility for the certified/assessed individual and the information on this record.

[FCA CF] Functions requiring qualifications

From 09 Dec 2019

About this role

Additionally, this individual performs 3 activities that require qualifications.

Show activities

[FCA CF] Manager of certification employee

From 09 Dec 2019

[FCA CF] Client dealing

From 09 Dec 2019

About this role

This individual performs 3 activities that require qualifications

These are activities at a firm with which this individual is involved that require an appropriate qualification. These are not the only activities with which they are involved. For more details refer to the firm connected to the activity.

Why do some activities require qualifications?

Certified / assessed individuals require qualifications for activities related to regulated business when they work directly with customers. The FCA shows these activities so you can ask about their qualifications before deciding to work with an individual at a firm.

Investment activities

4. Giving personal recommendations on retail investment products which are not broker funds

Insurance activities

6. Giving personal recommendations on Friendly Society tax-exempt policies (other than Holloway sickness policies where the Holloway policy special application conditions are met)

Pension activities

11. Pension transfer specialist

Contents

[Balance: Wealth Planning Limited]

This firm trades under 1 name

Reference number: 629329

Head Office contact details

The Point Loughborough Road West Bridgford Nottingham Nottinghamshire

NG2 7QW
UNITED KINGDOM

441157722126

team@balancewealth.uk

http://www.balancewealth.uk/

Available for consultation:

in person

Nottingham

by phone

virtual consultation or via email

It's important to check the firm's record to see its status, any restrictions, and what regulated actvities they are permitted to do.

We do not keep individual contact details on the Register. To get in touch with this individual, you should contact their firm.

Contents

Current roles & activities >

History

Memberships

Neon Financial Planning Limited (Appointed Representative)

This is a firm that can carry out certain activities on behalf of another firm (its principal) that is regulated in the UK or regulated in another EEA country. The principal has accepted responsibility for the Appointed Representative's activities.

CF1 Director (AR)

From 29 Oct 2018

Responsible principal firm:
Balance: Wealth Planning Limited

Contents

Current roles & activities >

History

Memberships

Taken up from 29 Oct 2018

Neon Financial Planning Limited

This firm trades under 1 name

Reference number: 801067

Head Office contact details

The Point Loughborough Road West Bridgford Nottingham

NG2 7QW
UNITED KINGDOM

+4408002461865

team@neonfp.com

www.neonfp.com

It's important to check the firm's record to see its status, any restrictions, and what regulated actvities they are permitted to do.

We do not keep individual contact details on the Register. To get in touch with this individual, you should contact their firm.

Contents

History

The register shows all other roles that have been held by the same person. This helps you see the other places they have worked, and how long they have been there.

Show table of all previous roles

This is not a full employment history, as it only covers roles with activities regulated by the FCA and/or PRA.

Rebecca Elizabeth Aldridge was connected to:

Balance: Wealth Planning Limited
Fiscal Engineers Limited
Cooper Parry Wealth Limited
TW11 Wealth Management Ltd

Previous roles for Rebecca Elizabeth Aldridge

CLOSE ×

Print Page

This shows the last known employer, the start date of having this particular role in that business and the end date. These dates do not mean they started and left the business, but that the roles started and stopped then.
All CF30 Customer roles (financial planners) ended on 8th December 2019 and were replaced with new roles.

FRN	Firm Name ↓A	Involvement Type ↓A	Effective From	Effective To
629329	Balance: Wealth Planning Limited	CF10 Compliance Oversight	09 Jul 2019	08 Dec 2019
629329	Balance: Wealth Planning Limited	CF11 Money Laundering Reporting	09 Jul 2019	08 Dec 2019
801067	Neon Financial Planning Limited	Employed By	29 Oct 2018	
763630	TW11 Wealth Management Ltd	CF30 Customer	01 Feb 2017	20 Dec 2017
629329	Balance: Wealth Planning Limited	CF1 Director	03 Nov 2014	08 Dec 2019
629329	Balance: Wealth Planning Limited	CF10 Compliance Oversight	03 Nov 2014	21 Mar 2018
629329	Balance: Wealth Planning Limited	CF11 Money Laundering Reporting	03 Nov 2014	21 Mar 2018
629329	Balance: Wealth Planning Limited	Responsible for Insurance Mediation	03 Nov 2014	30 Sep 2018
211885	Fiscal Engineers Limited	CF30 Customer	01 Sep 2012	21 May 2013
197193	Cooper Parry Wealth Limited	CF1 Director	15 Jun 2010	15 May 2012
197193	Cooper Parry Wealth Limited	Responsible for Insurance Mediation	15 Jun 2010	05 Jul 2012
197193	Cooper Parry Wealth Limited	CF10 Compliance Oversight	25 Jan 2010	05 Jul 2012
197193	Cooper Parry Wealth Limited	CF30 Customer	01 Nov 2007	22 Oct 2011
197193	Cooper Parry Wealth Limited	CF21 Investment Adviser	23 Oct 2007	31 Oct 2007
197193	Cooper Parry Wealth Limited	CF22 Investment Adviser (Trainee)	02 Jan 2007	23 Oct 2007

Contents

Memberships

Individuals who are certified / assessed to perform activities that require qualifications are members of professional bodies who oversee these qualifications. You can find out more through the bodies listed.

Rebecca Elizabeth Aldridge is a member of:

The Chartered Institute for Securities and Investment (CISI)
The Chartered Insurance Institute (CII)

Client reviews

Review from Verified Client

Derbyshire | December 2019

★★★★★ 5 out of 5

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 Client

Derbyshire | November 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Review from Verified Client

Leicestershire | October 2019

★★★★★ 5 out of 5

Advice: ★★★★★
Service: ★★★★★
Value: ★★★★★

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

Advice: ★★★★★
Service: ★★★★★
Value: ★★★★★

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 www.vouchedfor.co.uk which lists the profiles of financial planners in the UK and collects verified client reviews including those shown on the previous pages.

CERTIFICATE

vouchedfor
Financial Advisers • Solicitors • Accountants

OF EXCELLENCE

Rebecca Aldridge

Balance: Wealth Planning Limited | Chartered Financial Planners | Life Planning Experts | Pension Transfer Specialists

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Based on this client rating by visitors to VouchedFor

★★★★★

4.8 out of 5

63 Reviews

Winter 2019

TOP RATED ADVISER 2019

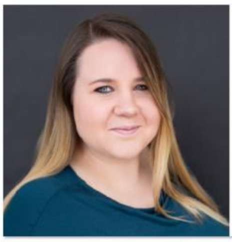
Read this adviser's client reviews at **VouchedFor.co.uk**

Awards and accolades

Awarded by the Chartered Insurance Institute

This standard recognises pension transfer advice expertise

2019 & 2020 New Model Adviser Top 100 financial planners



Top 250 UK Financial Planners 2020

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

Top 250 of financial planners for 2019 & 2020 by VouchedFor in the Sunday Times

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

FINANCIAL CONDUCT AUTHORITY

The Financial Services Register

You can access this page here:
https://register.fca.org.uk/s/firm?id=001b000000a8GfdAAE

Balance: Wealth Planning Limited

Reference number: 629329

This firm is authorised for **specific activities and product types. It's important to check the full record for what regulated activities this firm has permission to do.**

Contents

Who is this firm?

Firm details

Check details about this firm's place of business, contact details, etc.

The FCA expects that a firm will confirm at least annually that these details are accurate.

Details last confirmed: 03 Jul 2020

Address

The Point
Loughborough Road
West Bridgford
Nottingham
Nottinghamshire
NG2 7QW
UNITED KINGDOM

Phone

441157722126

Email

team@balancewealth.uk

Website

http://www.balancewealth.uk/

Firm reference number

629329

Registered company number

08552799

Contents

Working with a regulated business gives you a high degree of protection. If our advice is not sound, you can complain. If we cannot resolve the matter you usually have free legal dispute support from the Financial Ombudsman. If we should pay you compensation and we aren't able to do so because of business failure, you can usually claim against the Financial Services Compensation Scheme.

Check this firm's status and any additional regulatory information.

Status

Authorised

Since 03/11/2014

This firm is authorised for **specific activities and product types. It's important to check the full record for what regulated activities this firm has permission to do.**

Type

Regulated

Trading names

This firm currently trades under 1 trading names.

Current names

Results per page 10

Showing 1 result out of 1

Name	Status	Effective from
Balance: Wealth Planning Limited	Registered	24 Oct 2014

Previous names

Results per page 10

Showing 1 result out of 1

Name	Status	Effective from	Effective to
Think Smarter Consulting	Trading	30 Jul 2014	02 Feb 2016

Results per page 10

How are customers protected?

Protections and support

Understand the protections you have when dealing with this firm, and how to make a complaint.

Customer protections and the Register

Regulated activities performed by regulated firms or individuals are covered by a range of protections. Most of these protections are not through the FCA but are primarily through the Financial Ombudsman Service and the Financial Services Compensation Scheme.

The protections available relate to specific regulated activities, products and investment types. We recommend that you check below for the activities that this firm has FCA and/or PRA permission to provide before going ahead. You should also contact the firm and ask them to confirm the specific protections available to you.

The Financial Ombudsman Service may be able to consider a dispute with this firm

Regulated activities that this firm has permissions for may be covered by the Financial Ombudsman Service. If you have complained to the firm and they haven't responded satisfactorily, you can contact the **Financial Ombudsman** for help.

Contents

The Financial Services Compensation Scheme may be able to consider a claim against this firm if it fails

Regulated activities that this firm has permissions for may be covered by the Financial Services Compensation Scheme. If this firm has failed, you can contact the **Financial Services Compensation Scheme** for help.

If you have a complaint about a firm

First try to contact the firm directly. In most circumstances, a firm must reply within 8 weeks, or 15 days for payment services such as bank deposits, direct debits or online payments.
If you are concerned you have been scammed, contact **FCA Contact Centre** and **Action Fraud** immediately.

Complain to the firm

Rebecca Aldridge

The Point
Loughborough Road
West Bridgford
Nottingham
Nottinghamshire
NG2 7QW
UNITED KINGDOM

441157722126

rebecca@balancewealth.uk

http://www.balancewealth.uk/

Report to the FCA

If you have concerns about a firm listed on the Register, **contact the FCA directly.**

If you suspect you have been contacted by an unauthorised firm or individual carrying out an FCA-regulated activity, report it to us using **this form.**

What can this firm do in the UK?

Restrictions

Check the requirements placed on this firm. Requirements are restrictions governing the regulated activities that this firm can do.

We cannot put your money in our bank account unless you are paying our fee.

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

Specific requirements may change this firm's ability to hold or control client money – see below for details.

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.

Effective since	Requirement
30 Jul 2014	**Exempt MiFID firm (Article 3)** Must comply with the requirements in regulation 4C (or any successor provision) of the Financial Services and Markets Act 2000 (Markets in Financial Instruments) Regulations 2007
30 Jul 2014	**Exempt MiFID firm (Article 3)** Must comply with the requirements in regulation 4C (or any successor provision) of the Financial Services and Markets Act 2000 (Markets in Financial Instruments) Regulations 2007

Learn about the regulated activities that this firm has FCA and/or PRA permission to provide and other information related to specific non-regulated activities and services that may impact your business with a firm.

What to do with this information
These regulated activities are grouped into categories. You should check the specific activities within these categories relate to the business you want to do with the firm, not just the categories.

Once you have checked this page, you should contact the firm via their main contact details and ask them to confirm their permitted regulated activities.

If you don't understand whether the permissions cover the business you want to do, you should **contact the FCA.**

Contents

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

LIMITATIONS

Investment Type

Life Policy
Non-investment insurance contracts

Customer Type

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

Limitation

Rights to or interests in (both).
Investment activity in "rights to or interests in investments (security)" and "rights to or interests in investments (contractually based investment)" is limited to the investment types granted for this activity.

Advising on Pension Transfers and Pension Opt Outs

LIMITATIONS

Limitation

Rights to or interests in (both).
Investment activity in "rights to or interests in investments (security)" and "rights to or interests in investments (contractually based investment)" is limited to the investment types granted for this activity.

Customer Type

Professional
Retail (Investment)

Investment Type

Life Policy

Contents

Arranging (bringing about) deals in investments

LIMITATIONS

Investment Type

Life Policy
Non-investment insurance contracts

Customer Type

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

Limitation

Rights to or interests in (both).
Investment activity in "rights to or interests in investments (security)" and "rights to or interests in investments (contractually based investment)" is limited to the investment types granted for this activity.

Making arrangements with a view to transactions in investments

LIMITATIONS

Investment Type

Life Policy
Non-investment insurance contracts

Customer Type

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

Limitation

Rights to or interests in (both).
Investment activity in "rights to or interests in investments (security)" and "rights to or interests in investments (contractually based investment)" is limited to the investment types granted for this activity.

Contents

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

LIMITATIONS

Investment Type

Personal pension scheme
Stakeholder pension scheme

Customer Type

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

Limitation

Rights to or interests in (both).
Investment activity in "rights to or interests in investments (security)" and "rights to or interests in investments (contractually based investment)" is limited to the investment types granted for this activity.

Advising on Pension Transfers and Pension Opt Outs

LIMITATIONS

Limitation

Rights to or interests in (both).
Investment activity in "rights to or interests in investments (security)" and "rights to or interests in investments (contractually based investment)" is limited to the investment types granted for this activity.

Customer Type

Professional
Retail (Investment)

Investment Type

Personal pension scheme
Stakeholder pension scheme

Contents

Arranging (bringing about) deals in investments

LIMITATIONS

Investment Type

Personal pension scheme
Stakeholder pension scheme

Customer Type

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

Limitation

Rights to or interests in (both).
Investment activity in "rights to or interests in investments (security)" and "rights to or interests in investments (contractually based investment)" is limited to the investment types granted for this activity.

Making arrangements with a view to transactions in investments

LIMITATIONS

Investment Type

Personal pension scheme
Stakeholder pension scheme

Customer Type

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

Limitation

Rights to or interests in (both).
Investment activity in "rights to or interests in investments (security)" and "rights to or interests in investments (contractually based investment)" is limited to the investment types granted for this activity.

Contents

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

LIMITATIONS

Investment Type

Certificates representing certain security
Debenture
Government and public security
Rights to or interests in investments (Contractually Based Investments)
Rights to or interests in investments (Security)
Share
Structured Deposits
Unit
Warrant

Customer Type

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

Limitation

Rights to or interests in (both).
Investment activity in "rights to or interests in investments (security)" and "rights to or interests in investments (contractually based investment)" is limited to the investment types granted for this activity.

Advising on P2P agreements

Customer Type

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

Contents

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.

Advising on Pension Transfers and Pension Opt Outs

LIMITATIONS

Limitation

Rights to or interests in (both).
Investment activity in "rights to or interests in investments (security)" and "rights to or interests in investments (contractually based investment)" is limited to the investment types granted for this activity.

Customer Type

Professional
Retail (Investment)

Investment Type

Rights to or interests in investments (Contractually Based Investments)
Rights to or interests in investments (Security)
Unit

Arranging (bringing about) deals in investments

LIMITATIONS

Investment Type

Certificates representing certain security
Debenture
Government and public security
Rights to or interests in investments (Contractually Based Investments)
Rights to or interests in investments (Security)
Share
Structured Deposits
Unit
Warrant

Customer Type

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

Limitation

Rights to or interests in (both).
Investment activity in "rights to or interests in investments (security)" and "rights to or interests in investments (contractually based investment)" is limited to the investment types granted for this activity.

Contents

Making arrangements with a view to transactions in investments

LIMITATIONS

Investment Type

Certificates representing certain security
Debenture
Government and public security
Rights to or interests in investments (Contractually Based Investments)
Rights to or interests in investments (Security)
Share
Structured Deposits
Unit
Warrant

Customer Type

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

Limitation

Rights to or interests in (both).
Investment activity in "rights to or interests in investments (security)" and "rights to or interests in investments (contractually based investment)" is limited to the investment types granted for this activity.

Other activities

Agreeing to carry on a regulated activity LIMITATIONS

Limitation

Limited to carry on regulated activities.
The firm can only agree to carry on the regulated activities specified in this Notice.

The FCA is required to display some information related to certain non-regulated activities. Firms may do other business that is not regulated. You should check with the firm what business it carries out that isn't regulated and what your protections may be.

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

Contents

Who is involved with activities at this firm?

Individuals

Individuals currently and previously involved in regulated activities at this firm.

You should check the details of any FCA approved individual that you want to carry out regulated activities on your behalf, especially their current roles and any disciplinary or regulatory action on their record. Directory individuals at firms that are regulated by both the FCA and PRA (details are under the Regulators heading) now appear. Directory individuals may show for some but not all firms regulated solely by the FCA until 1 April 2021. Until this date, if the directory persons information you seek does not appear you should contact the firm directly to confirm the details of individuals carrying out customer function roles.

Name	Individual reference number	Status	Role
↓A	↓A	↓A	↓A
Rebecca Elizabeth Aldridge	REF01025	Certified / assessed by firm Approved by regulator	Responsible for Insurance Distribution CF1 Director (AR) SMF16 Compliance Oversight SMF17 Money Laundering Reporting Officer (MLRO) SMF3 Executive Director [FCA CF] Significant management CF30 Customer [FCA CF] Manager of certification employee [FCA CF] Client dealing [FCA CF] Functions requiring qualifications 4. Giving personal recommendations on retail investment products which are not broker funds 6. Giving personal recommendations on Friendly Society tax-exempt policies (other than Holloway sickness policies where the Holloway policy special application conditions are met) 11. Pension transfer specialist

Krupesh Vipul Kotecha	KVK00003	Certified / assessed by firm	[FCA CF] Functions requiring qualifications [FCA CF] Client dealing 4. Giving personal recommendations on retail investment products which are not broker funds 6. Giving personal recommendations on Friendly Society tax-exempt policies (other than Holloway sickness policies where the Holloway policy special application conditions are met)
Anne Christina Winter	ACW01053	Certified / assessed by firm	[FCA CF] Functions requiring qualifications [FCA CF] Client dealing 4. Giving personal recommendations on retail investment products which are not broker funds 6. Giving personal recommendations on Friendly Society tax-exempt policies (other than Holloway sickness policies where the Holloway policy special application conditions are met) 11. Pension transfer specialist
Caroline Ann Keegan	CAK00003	Certified / assessed by firm	[FCA CF] Functions requiring qualifications [FCA CF] Client dealing 4. Giving personal recommendations on retail investment products which are not broker funds 6. Giving personal recommendations on Friendly Society tax-exempt policies (other than Holloway sickness policies where the Holloway policy special application conditions are met) 11. Pension transfer specialist
Jonathan Nigel Page	JXP08020	Approved by regulator	CF1 Director (AR) CF30 Customer

Contents

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.

Who is this firm connected to?

Appointed representatives and agents

This firm is responsible for regulated activities of the firms listed below.

This table lists the Appointed Representatives and Payment services / Electronic money agents connected with this firm. You can also see if they have Tied agent or EEA Tied agent status. In each case, the principal is responsible for the activities carried out by its appointed representatives / agents on its behalf. An agent or Appointed Representative may act of behalf of more than one principal firm.

Current

Results per page 10 **Show all results** Showing 1 result out of 1

Name	Insurance Distribution	Tied Agent	EEA Tied Agent	Firm reference number	Effective from
↓A					
Neon Financial Planning Limited	Yes	No	No	801067	08 Feb 2018

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Regulators

Current and former regulators of this firm.

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

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Regulator	Effective from	Effective to
Financial Conduct Authority	03 Nov 2014	