Almary Green

> Independent Financial Advisers

GROWING CLIENT PROSPERITY WITH ALMARY GREEN

About the Firm:

Based in Norwich's newest premier professional district, Meridian Business Park, Almary Green Investments Ltd provides independent financial advice and support to businesses and individuals throughout East Anglia and beyond. Our advisers have a collective depth of experience extending over many years and they are specialists in advising both individuals and businesses on how to prepare for a prosperous future.

The business is headed by Managing Director, Carl Lamb. The current team comprises fourteen advisers, supported by twelve administrators. The emphasis is on service delivery, and on achieving the highest possible standards through truly independent advice.

Almary Green Investments is fully authorised and regulated by the Financial Services Authority.

We moved to our present offices in August 2005, from smaller premises in Norwich's Cathedral Close. The new building is light and airy – it has a fresh, open-plan, modern look that reflects the company's forward-thinking ethos.

Our operational systems make optimum use of modern technology, and we are pro-active in our policy to adopt new solutions, where relevant, at the earliest possible opportunity. We have followed a paperless office strategy for the past five years, and advisers have the benefit of remote access to all client records and correspondence when needed.

The best advice for your clients

Our Mission:

- To provide the best possible advice to clients to enable them to make informed decisions about maintaining and enhancing their financial position.
- To understand clients' attitude to risk and to reflect this in the advice given.
- To offer products from the entire range of financial service providers, based on the suitability of the product, irrespective of the fee/commission earning potential for the company.
- To facilitate the purchase of plans and policies that enable clients to meet the aims agreed with their adviser.
- To provide a means to regularly review the performance of the measures adopted by the client, and to advise changes where necessary.
- To work closely with other professional advisers to enable the adoption of cohesive strategies in respect of the client's overall wealth management.
- To ensure all members of the team are kept up to date with changes in relevant legislation and product offerings.
- To maintain high standards of professionalism, and strict compliance with industry watchdog requirements.

Professional Relationships

A major factor in the growth and development of the business has been the partner relationships Almary Green has established with accountants, solicitors and other professionals in the region.

These relationships, both formal and informal in structure, are built upon mutual respect and confidence in the advice provided by the advisers involved, together with a belief that in combining the expertise and high standards of professionalism provided by both sides, the client is benefiting from the very best possible service.

Where beneficial to the partner firm, an Almary Green adviser will attend the partner's offices on a regular basis—one day a week, for example—to be on hand to advise both clients and professionals. The Almary Green team will work closely with the partner organisation, providing training and support to promote a good understanding of the issues involved by all parties.

Combined client workshops and seminars are a proven success for both partners in the relationship, and we have the expertise and experience to manage the organisation process to ensure that the event reflects well on both firms.

We offer our clients the option to pay by either fees or commissions. The charging basis for the client relationship is agreed at the outset of any transaction, and is clearly defined in the industry approved ***keyfacts*** document handed to the client at that point.

Collaborative Law

Carl Lamb became one of the first IFAs to be awarded Resolution accreditation by the Law Society, which qualifies him to provide advice in Collaborative Law cases. This will help us to forge further professional relationships with law firms in the region. With the addition of Roy Durrant, Fiona Sharp and Stephanie Clark to the team, it placed Almary Green in the position of having four accredited IFAs in one firm, which we believe is unique in the United Kingdom.

A Collaborative accredited IFA works closely with the Family Law Solicitor in gathering the correct information in a timely and efficient way. As our accredited advisers are pension transfer specialists, we can then help speed up the advice settlement process.

Working with Solicitors

We also work with solicitors outside of the Collaborative Law process with long term care cases, personal injury and trustee investments.

Inheritance tax is also a specialist area for Almary Green. We regularly hold seminars with professional partners as we have found this to be the most effective way of communicating changes and updates in what is a complicated subject.

Almary Green's Client Services

Almary Green provides advice services to around 7,000 clients, most of whom are based in East Anglia.

Business Clients:

Our business client base includes a wide range of business, from sole traders with their own pension and investment requirements to large companies needing investment advice and group pension and protection schemes for their staff. Clients can have the confidence that the schemes managed by the team are delivering the greatest possible benefits, resulting in good staff morale and high employee retention.

Services to businesses include:

- Business investments
- Employee pensions and benefit schemes
- Directors' pay and pensions
- Profit protection
- Change management, including succession and exit planning

Personal Clients:

Retirement and Inheritance Tax planning are perhaps the issues given the highest priority by our individual clients. Recent changes in pension legislation and trust taxation have led to a need for many clients to review their arrangements, and our team is kept right up-to-date with the impact any changes may have on clients' strategies.

Services to personal clients include:

- Inheritance tax planning
- Retirement planning
- Savings and investments
- Income protection, health insurance and health plans
- Family matters: gifts, funding for education and savings for children

What our Clients say about us:

"Almary Green's service is extremely good. I've been very impressed with their multi-layered approach, encompassing corporate, family and personal matters."

Robert Lomax
Property Developer

"After I sold my business in May 2006, I approached a financial consultant to help me plan for my retirement. I initially met with five financial advisers, but Almary Green was by far the best. The information, forward planning and clarity of explanation that came as part of the service was thorough and far superior to any other."

Richard Shelton
Optician

"An accountant we went to for advice recommended that we turn to a financial adviser at Almary Green. Their service has always been very good indeed. They are efficient and I'm always impressed with them because they're proactive and on time. I will definitely continue to use them in the future!"

Philippe May

"The service I've received from Almary Green has always been very good. They've mostly helped with my pension plan but I've also consulted them with regard to other investments and financial matters, such as trust funds for my children and ISAs."

Graham Wiliams

Collaborative Law

Carl Lamb

(email: carl.lamb@almarygreen.com)

Carl is the Managing Director of Almary Green, and the founder of the business. Carl spent 13 years as a senior consultant with Equitable Life. His expertise covers all areas of investments, pensions and protection for both individuals and businesses. He has a particular interest in self-invested pensions, and the flexibility they can offer. Carl holds the prestigious G60 pension qualification, and is a Member by Diploma of the Personal Finance Society (Dip PFS).

He was also one of the first financial advisers in the region to be accredited by the Law Society's Resolution initiative, enabling him to provide advice and services in Collaborative Law cases involving pension assets.

Fiona Sharp

(email: fiona.sharp@almarygreen.com)

Fiona Sharp is a senior financial consultant at Almary Green, having previously co-founded Finance4Women in Cambridge. She has been in the profession since 1995 following a first career as an Air Traffic Controller in the RAF. Her military experience brings clear thinking and calmness to her current role.

Fiona is a Chartered Financial Planner and a Resolution Accredited Independent Financial Adviser. She specialises in all aspects of financial planning for divorce and separation including Collaborative Practice. She has undergone intense and advanced training in this area concentrating on pensions and mortgages in particular, and holds the G60 qualification.

She can act as a Neutral or Implementer in Collaborative cases and also has court experience.

Roy Durrant

(email: roy.durrant@almarygreen.com)

Roy is a senior consultant with Almary Green and has been in the Financial Services industry since 1991. He has been an independent adviser for around 9 years providing advice on a wide range of issues to businesses and individuals. Roy is a pension transfer specialist holding the G60 qualification.

Roy was one of the very first advisers in the UK to achieve Chartered Financial Planner status; this prestigious award is the highest attainable within the financial services industry.

Roy obtained Resolution accreditation from the Law Society in October 2007 having previously been a pensions and divorce specialist at Baker Tilly Accountants.

Stephanie Clark

(email: stephanie.clark@almarygreen.com)

Stephanie has been in Financial Services since 1989, and she holds the Advanced Financial Planning Certificate in Pensions, Investments, Taxation &Trusts. She has also taken additional pension exams and has undertaken specialist independent training in Pensions and Divorce.

Stephanie has been involved in the divorce field for six years and became one of the first Resolution accredited IFAs in the country when she was successful in the first round of examinations which took place in December 2005.

The other advisers in the Almary Green team are **Jim Duvall**, **Alison Rudd**, **Jim Barr**, **Robert Clarke, Heather Sonnet, Russell Hall, Hayley Tink, Jane Armstrong and Peter Hopkinson**. Between them they have over 100 years' experience in the industry and provide advice on personal wealth management and business strategies for high net worth clients.