aaffinancial.co.uk

> What truly sets us apart is the invaluable expertise of our team. With over two decades of firsthand experience advising clients across multiple countries, we bring deep knowledge of both the UK financial landscape and cross-border financial planning.

About AAF Financial

Choosing a wealth manager is a significant and deeply personal decision — one we approach with the utmost respect and commitment. Our clients are at the heart of everything we do, and our philosophy is simple: always act in your best interests and deliver exceptional service every time.

As an independent firm, we uphold uncompromising standards and provide impartial, innovative financial advice tailored to your unique goals. With unrestricted access to the entire marketplace, we curate bespoke portfolios and actively seek diverse investment opportunities, believing that in today's dynamic world, long-term value often lies beyond traditional boundaries.

Our proactive, problem-solving approach enables us to help you build your portfolio, secure your legacy, and navigate complex financial scenarios. We aim to build lasting relationships and provide you and your family with high-quality advice for life.

What truly sets us apart is the invaluable expertise of our team. With over two decades of firsthand experience advising clients across multiple countries, we bring deep knowledge of both the UK financial landscape and cross-border financial planning. Whether you are chosing to move abroad or are returning to the United Kingdom we can help you navigate the latest tax legislation to your best advantage.

We simplify complex financial matters and help your wealth grow in the most tax-efficient and effective way, ensuring your financial future is in capable hands.

The AAF Financial team and I look forward to meeting you and plotting your course to financial prosperity.

Finn Houlihan
Managing Director
AAF FINANCIAL

Qualified Member
Personal Finance Society

Your Financial Partners, Wherever You Are

At AAF Financial, we believe that building a successful financial future is built on a foundation of trust and personal connection. That's why we've established a network of regional offices across the UK, ensuring you have a local team dedicated to understanding the unique opportunities in your area. Whether you're based in the South West, the vibrant North, the capital, or the beautiful valleys of Wales, we have a welcoming space for you.

You will find us in the heart of four key regions: at 156 Newton Road in Torquay, Devon; at Swan Buildings on Swan Street, Manchester; in our Fitzrovia, London office at Silverstream House; and at 7 Lion Street in the historic town of Abergavenny, South Wales. We are always happy to meet you at a time that suits you at one of our offices for an initial consultation.

We understand that life is busy, which is why we are easily contactable by a number of means.

For a general enquiry, please email us at: **enquiries@aaffinancial.co.uk**

To speak directly with a member of our team, call us on: **0203 004 1760** or connect with us via WhatsApp call on **07903 618048**.

Visit our website **aaffinancial.co.uk** to schedule an initial meeting at a time to suit you either by phone or Teams call.

Most importantly, our service is designed around you. After our first meeting, we are more than happy to visit you in the comfort of your own home, eliminating any need for you to travel. This commitment to convenience extends beyond borders; whether your home is elsewhere in the UK or you are enjoying life abroad, we will come to you. At AAF Financial, we're not just your advisors; we're your partners, dedicated to providing a seamless and personal service wherever you are.

Our Team

Finn Houlihan
Managing Director

Paul Uings
Private Client Director

Daniel Roberts
Private Client Director

Peter Cranwell
Independant Financial Adviser

Tony Morgan
Independant Financial Adviser

Kate Mackay
Independant Financial Adviser

John Phillips
Independant Financial Adviser

Graham Dudley
Independant Financial Adviser

John Sands
Independant Financial Adviser

Ben Haulkham
Wills, Estates & Trusts Consultant
(External)

Amy Keen
Head of Client Services

Angela Bolt
Administrator

Alicia Ireland
Tax Consultant
(External)

Barry Cridland
Compliance Officer

What We Do

Service

AAF Financial is an independent financial advisory firm providing clear, impartial, tax-led, whole of market advice designed to help individuals and families effectively manage their finances and grow their wealth. We provide financial advice to individuals, families and business owners to help plan for their financial future. We work with your other professional advisers, such as your solicitor and accountant to ensure that the advice we provide is holistic.

Our advisers are approachable, detail-oriented, and always available when you need them. We set uncompromising standards to ensure every client experience reflects the trust you place in us.

Independence

As an independent firm, we offer truly unbiased advice with complete access to the global investment marketplace. We're not tied to any provider or product — our focus is solely on finding the most suitable solutions for you. Innovation is a key part of our philosophy, and we continually seek out diverse opportunities to help you grow and protect your wealth in an ever-changing world.

Expertise

With international experience and qualifications spanning the financial world, our team brings deep, well-rounded expertise to every relationship. We blend strategic insight with cutting-edge technology to simplify the complex and make your financial journey seamless. Our fresh, forward-thinking approach is designed to deliver lasting value — helping you make informed decisions with confidence.

How We Work

Our Commitment To You

To ensure we offer the best possible advice and service we make this pledge to our customers:

- To provide you with clear information about the products and services we offer
- To agree our fees or charges with you prior to you making any commitment
- To ascertain your individual needs, preferences and circumstances before providing advice
- To only recommend a product that we consider suitable for you and that you can afford
- To not recommend a product if we cannot find one we consider suitable
- To work with your other advisers (for example, solicitor or accountant), to ensure all parties are in agreement that our advice will add value
- To continually update our knowledge on regulatory, legislative and investment matters to ensure our advice is current and appropriate
- To give you access to a formal complaints procedure should you become unhappy with our service

Our Process

Our process embodies a commitment to personalised excellence, beginning with a collaborative conversation to understand your unique aspirations. We then conduct a rigorous analysis to formulate a bespoke financial strategy, which we expertly implement on your behalf. Through ongoing stewardship and adaptive reviews, we ensure your plan evolves alongside your life, providing confidence and clarity for your financial future.

> Financial advice isn't just a professional service—it's personal. We build lasting relationships with our clients, looking after them, their families, and the generations to come.

Our Services

Financial Planning

- **Research & organise**
- **Align to your goals**
- **Implement & monitor**

Our approach to managing your wealth – investments, financial planning and tax management, is based on the principles of diversification and asset allocation. Our aim is to provide the optimum investment return within risk parameters which are acceptable to you.

To manage your wealth, we need a clear view of your financial position. We look at how your wealth is currently managed – how we can improve things – and create an updated management plan from there

Retirement Planning

- **Define your future**
- **Consolidate your assets**
- **Agree the way forward**

Planning for retirement — whether it's a year away or decades into the future — can feel overwhelming. With people living longer, retirement can now last over 20 years, making it vital to protect and enhance your quality of life. Every penny of your pension needs to work hard to ensure long-term financial security, requiring a proactive, innovative approach.

Many people accumulate multiple pension pots over their careers, creating confusion about how best to consolidate them. Pension planning is one of the most complex areas of UK financial management, and navigating it alone can be challenging. At AAF Financial, we're committed to providing clear, jargon-free advice to help you make confident decisions about your pension and investments.

Our dedicated financial planners guide you through every step of retirement planning, offering peace of mind and helping ensure your retirement years are both enjoyable and financially secure. We start by understanding your unique circumstances and goals, then design tailored investment strategies and build a data-driven financial plan for your future.

> Working with us can bring valuable advantages, like greater financial security, peace of mind, and a clearer path toward your goals, while helping you navigate potential pitfalls along the way.

Tax Planning *(External Service)*

A full range of tax planning services are available from our trusted partners*

- **Tax advisory service**
- **Pension tax planning**
- **Inheritance tax planning**

A full range of tax planning services are available from our trusted partners

Many higher-rate taxpayers pay more tax than necessary, missing out on valuable reliefs and planning opportunities. At AAF Financial, our trusted tax partners and financial planners help you navigate the complexities of the UK tax system, identifying strategies to grow, protect, and pass on your wealth efficiently.

Our Services Include

Tax Returns: Preparation and submission of personal tax returns and overpayment claims.

Property Sales: Capital gains tax returns for property disposals.

Undisclosed Tax Settlements: Handling HMRC disclosures, including overseas income and rental income.

HMRC Enquiries: Support during UK tax investigations.

Relocation Advice: Tax planning for moving to or leaving the UK.

Tax Advisory: Strategies to minimise income and capital gains tax.

Pension Tax Planning: Annual allowance calculations and charge mitigation.

***Wills, trusts, inheritance tax and tax planning services are not regulated by the Financial Conduct Authority. Professional advice from our external partners should be obtained before taking any action.**

Protection

- **Measuring your risk**
- **Product selection**
- **Implementation**

Financial protection products are essential for safeguarding individuals and their families against unexpected events and financial hardship. They provide peace of mind and security when life takes an unexpected turn.

Income Protection Insurance: Provides a replacement income if you're unable to work due to illness or injury, helping cover essential expenses like mortgage payments, bills, and medical costs.

Critical Illness Insurance: Pays a lump sum if diagnosed with a specified serious illness, helping fund medical treatments, recovery, or lifestyle adjustments.

Life Insurance: Pays out a lump sum on death, offering financial security for dependents. It can help cover the mortgage, school fees, or provide income, ensuring loved ones are protected during difficult times.

These products create a vital safety net, helping individuals focus on recovery and maintain their quality of life while protecting loved ones from financial strain.

Why use a Financial Planner?

It's a common belief that financial advice is only for the very wealthy, but in reality, it can benefit anyone. Good advice can help you protect and grow your assets, make the most of your investments, and plan confidently for your and your family's future.

Here's just a few good reasons...

Protect Your Family: With so many insurance options out there, it's not always easy to know what's right for you. A financial adviser can help you understand which policies are truly worthwhile, assessing your situation and guiding you toward the best ways to protect yourself and your family. Whether you're single, married, raising children, or planning for retirement, the right advice can help prevent personal challenges from becoming financial hardships.

Plan Your Saving and Spending: Securing your future starts with building up some savings first for life's unexpected moments, and then for the things you enjoy, like holidays or special treats. The first step is getting a handle on your spending so you can start putting money aside. The next is making sure those savings are working hard for you. A financial adviser can help you find the right path forward based on your personal goals and circumstances.

Plan Your Retirement: Once you've taken care of your short-term savings, it's time to think about the long term. Many people now realise they can't rely on the state for more than the basics. Planning for retirement can be complex, with numerous options to consider. Today's pensions offer far greater flexibility and a wide range of investment choices. A financial adviser can help you navigate the rules, compare products, and build a portfolio to boost your long-term prospects.

Meet Your Investement Targets: As life moves on and your income and assets grow, you can start thinking about how to improve your financial position, not just maintain it. This might include retiring early, funding private school fees, or investing in property abroad. Whatever your goals, a financial adviser can help you assess what's achievable and create a plan to make it happen.

Getting The Right Asset Mix: Investing isn't just about chasing high returns—it's also about protecting against potential losses. High growth often comes with higher risks, and not everyone is comfortable with big market swings. A financial adviser will carefully assess your attitude to risk before recommending any investments. They'll also help you avoid putting all your eggs in one basket by diversifying across assets, accounts, funds, and providers.

Get An Objective Assessment: New investment opportunities often come with plenty of hype, but that doesn't mean they're right for you. Many investors have been caught out by market bubbles or high fees because they didn't pause to look deeper. A financial adviser understands how products and markets work and can explain both the risks and rewards. Together, you can make informed decisions about what's worth considering—and what to steer clear of.

Becoming Tax Efficient: Once your risk and investment plans are in place, the next step is to look at tax. Even a basic review could save you money. This might mean using ISAs or pensions to benefit from government incentives, choosing growth assets over income to use capital gains allowances, or moving assets to a spouse or children to take advantage of their personal allowances. A financial adviser will always consider your tax situation and help guide you, even in complex cases.

Staying On Track: Even when your investments are in place and on track, they still need regular monitoring to stay that way. A financial adviser can handle this for you, checking how your investments perform against others, keeping your asset allocation balanced as markets shift, and helping you lock in gains as you move closer to your goals.

Your Peace Of Mind: Money can be complex, with plenty to think about to protect and grow it. Markets fluctuate, and media headlines often exaggerate risks and rewards. A good financial adviser can take that pressure off your shoulders and put your finances in expert hands. Whether you need broad guidance or specialist advice, the cost of professional help often pays for itself many times over in the long run.

In The News

As well as making the news our team of finance professionals regularly contribute to industry publications both on-line and in print.

The Telegraph

EXPRESS

MoneyWeek

FT ADVISER

CITY AM

CITYWIRE NEW MODEL ADVISER

interactive investor

Read the latest articles at our website

aaffinancial.co.uk

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Wills, trusts, inheritance tax and tax planning services are not regulated by the Financial Conduct Authority.
Professional advice should be obtained from our external partners before taking any action.