athertonyork

INTRODUCING
ATHERTON YORK
Chartered Financial Planners

Testimonials

CATHRYN, LONDON

Cathryn feels more in control of her Finances.

Its fair to say that my finances were in a bit of a mess when I first met Jean-Michel and the Atherton York Team. The advise I was given was smart, straightforward and always delivered in a proactive, non-patronising way. I feel very much in control of my personal and family's finances now. Every time the simplest of dilemmas pops up, Jean-Michel always answers promptly and with a smile.

I think the fear we all face when appointing a Financial Advisor is that we would all feel bamboozled by things we simply don't really want to understand. My experience has made me feel confident about what I am doing financially.

I am clearly in very safe and professionally creative hands.

JAMES, SOUTH WEST

What has impressed us has been the way Neal combines a detailed and enthusiastic knowledge of financial planning with a fundamental integrity.

MARK, HERTFORDSHIRE

In looking for a skilled financial adviser, my three questions were: 'Are they truly independent? Is service and integrity their priority? And are their charges clear and fair? In my experience of this last year, Atherton York have answered all three questions with a resounding 'yes'. And Neal Hall leads the company from the front, by being an exemplary professional in all his dealings.

EDWARD AND LINDA, HERTFORDSHIRE

Edward and Linda are happy they have a plan that suits their budget.

As part of our retirement planning, Neal introduced us to Jean-Michel who advise us on our Financial planning.

We have found Jean-Michel to be very helpful and informative in planning our retirement finances with detailed graphs to explain further. he is always happy to meet via video calls to go through any queries, and has always returned to us with a flexible plan that suits us and our budget.

Happy to recommend Jean-Michel and of course Atherton York in pension planning, we are very confident in their care and attention.

Atherton York provides financial advice for individuals and businesses

Based in North London, but with clients nationwide, we specialise in understanding and working with people who want to make the most of their money to enable the lifestyle that they desire.

We believe in the value of good advice and along with years of experience, we have the best qualifications available enabling us to deliver this. Our key people are Chartered and have Fellowship status at the Personal Finance Society. We operate to the highest possible level in our profession, putting us in the top tier in terms of qualifications and professionalism.

Our values underpin our advice and they are a little bit old-fashioned. Use money wisely – it is hard earned. Budget carefully. Only borrow when necessary and repay debt quickly. Take considered risks but do so within the context of the broader picture. Plan carefully and take good advice.

We passionately believe in our independence. We are privately owned, and our recommendations are based on access to the entire market, with no specific allegiances to any one provider. We also invest our own money with the providers and in the funds that we recommend. This way we can be sure that our recommendations are current and up to date. After all, you should always put your money where your mouth is!

Chartered Financial Planners

Our Services

Atherton York provides Chartered financial planning advice but we don't just work with money, we work with people and make their hopes a reality.

Financial planning is about choices and making your money work for you in the best way possible. We can help you to plan and use your money wisely so you can lead the life that you want and achieve your goals.

We are experienced in working with all types of people from all walks of life and with different financial goals. So whether you're just starting out and want to make sure you plan for your future, have recently experienced a life event such as getting married or having a child and want to plan for your loved ones or are reaching retirement and want to live life to the full – we can help.

Atherton York provides Chartered financial planning advice which is independent and covers the whole market. Services we offer are:

PENSIONS

Pensions have become a complex area of planning. We can help you accumulate an appropriate amount of funds to meet your retirement income goals.

Everyone hopes to retire and have a level of income to meet their needs. Of course there are many options to achieve this, but many people will need a private pension scheme to supplement their state pension. Often our clients will have started a pension many years ago or have multiple pensions from changing jobs over the years. They need to bring order and perspective to this planning.

Pensions have always been a complex area of planning and have become more complicated in recent years with various ways to access your money and greater personal responsibility in making your savings last. Our role is to help you understand what you have and ascertain whether it best fits your needs now and in the future.

We will then work with you to ensure you are getting the best return for your investment, and that it will meet your expectations at retirement age. All our pension planning is underpinned by a need for flexibility and choice.

We have experience in pension consolidation and leveraging the economies of scale that this may bring to your situation. We work with individuals to make the most of their workplace pension schemes and also self-employed individuals who wish to plan.

We are frequently asked, 'How much do I need to be saving for retirement'? We can help to answer this question and to build a robust plan for retirement which may be fast approaching or many years away. Our planning is often underpinned by Cashflow Analysis to understand your current position and progress towards your goals.

We are Pension Transfer Specialists, holding advanced qualifications in this area and FCA permissions for Pension Transfers. We also hold the Pension Transfer Gold standard – more information on what this means can be found on our website.

INVESTMENTS

There is a vast array of options to choose from. We can cut through this to deliver intelligent solutions to meet your investment needs. We are Investment experts offering cost-effective investment solutions to our clients.

Once you have built enough 'emergency money' in savings that you can easily access, you may want to explore the world of investing and achieving a higher return on your money. Savings capital is guaranteed but will deliver low returns. Investment money is a greater risk, but with greater potential returns.

Investment choices can be confusing and even overwhelming. We are experts at understanding your needs and personal situation by putting in place tried and tested robust investment strategies, we can help you make the most of your money and build for the future. Ranging from the most cautious clients to speculative or aggressive investors we can find a portfolio and strategy to meet your needs. At times of stress and anxiety our behavioural coaching and 'hand holding' will allow you to stay the course and receive the longer-term returns that you deserve.

We believe that the principles of successful investment management are enduring and by employing our highly diversified / low cost approach to investing delivers you the very best chance of achieving the returns that you desire. We believe that successful investing involves a huge paradox – the more you pay to invest, the less you get in returns.

Our Services

If you are unhappy with your current adviser, then we offer a comprehensive portfolio review service. Allow us to scratch beneath the surface of your investment holdings and potentially identify improvements and potentially better value. If you are a DIY investor, then we believe that our experience and detailed knowledge of investment markets mean that we may deliver better results than what you can achieve yourself. For first time investors, we believe that by explaining your options in simple and easy to understand language, that we will cut through much of the mystery of investing and make clear and straightforward recommendations, tailored to your needs and demands

The value of investments can fall as well as rise. You may get back less than you invest. The Financial Conduct Authority does not regulate tax advice, Will writing or Trusts.

RETIREMENT PLANNING

The options for income generation at retirement can be overwhelming. We provide thoughtful and smart strategies to help you achieve the optimum income level.

As you get closer to retirement and after accumulating funds in your pension or personal savings, you would be advised to prepare well and have a strong plan in place to replace your loss of income after you retire. This may be more complicated than you think if you have multiple pension pots or different types of pensions such as Defined Benefit or Defined Contribution pension assets as well as savings.

Since the introduction of Pension Freedoms in April 2015, retirees have been faced with a complex array of possible retirement solutions, from guaranteed income for life (annuity or scheme pension) to investment led solutions such as Flexible Access Drawdown. Finding the right combination of options will be important to you as this income may need to support you for many years.

For some the concept of retirement may be difficult to comprehend and plan for – our experience in helping clients to make the transition from work to retirement will offer you valuable insights and confidence as you take these steps yourself. Our retirement planning case studies outline a number of scenarios, including more complex cases, where we have added value and assisted clients in taking the plunge and choosing to retire.

We are often approached for guidance on phased retirement, continuing to work but on a part-time basis or in a reduced capacity meaning that some replacement income is required to cushion the fall.

Our advanced pension planning qualifications mean that you can rest assured you are dealing with a retirement expert who understands all the options available to you and can exercise their independence across the market to find the very best solution to meet your needs. Our client testimonials for those that we have assisted with the transition from work will offer you reassurance that you have chosen to work with an expert in retirement planning.

WEALTH MANAGEMENT

When your circumstances become too complex and time consuming. We can provide a holistic approach to help you to effectively manage your wealth

When your circumstances become too complex and time consuming for you to consider managing yourself, you are likely to start looking for wealth management services. This is likely to be described as holistic financial management covering many areas such as pensions, investment, property, tax and estate planning.

Wealth management is more than just investment advice, it encompasses all parts of the individual's financial life and often includes children and even grandchildren.

We look after a number of highly successful individuals and families who have entrusted us with their Wealth Management. The strong relationships that we have built in our work means that we are often managing the affairs of two or three generations of clients at the same time. This joined up approach with families has tangible benefits as we work to help them pass the fruits of their labour to the next generation. We have become their 'go to' trusted adviser who can offer guidance and counsel on broader matters.

We have experience in dealing with other trusted parties such as the family accountant or lawyer to deliver a truly comprehensive and bespoke approach to planning. We pride ourselves on independent thinking and being passionate about successful client outcomes, such as the ones illustrated in our testimonials and case studies.

We work with high earning individuals and executives that may have developed tax issues through the success in their careers or businesses. We employ tax mitigation strategies that help clients make the most of their income and build intelligently for the future.

Not all Financial Planners are the same

Formed in 2013 with the vision of fusing old-fashioned financial values with modern technology and planning techniques, Atherton York has grown and established itself on the High Street in Cockfosters, North London. With over 300 clients trusting our work and expertise in managing over of £150M in client money, Atherton York hold the prestigious title of Chartered Financial Planners – the gold-marque in financial planning.

Not all professional advisers are the same and we believe that our values, qualifications, and experience set us apart from much of the competition. Every member of the team at Atherton York is firmly committed to continuous development and achieving further qualifications. We are passionate about client outcomes and delivering to the highest standards. Our case studies which can be found on our website showcase the range and depth of our work.

Our team has the experience and knowledge to deliver for even the most complex of planning cases. We have trusted partners in accountancy and law, meaning that we can make introductions to other highly qualified firms and deliver a seamless end-to-end process.

CARING

We care about our client's lives and appreciate the consequences of their financial decision-making.

COLLABORATIVE

The best advice comes from strong relationships, we work to build trust and mutual respect with our clients.

INTEGRITY

It's important to us that we act with the utmost integrity and that our clients are confident in the advice we give.

KNOWLEDGE

Our education and experience mean we provide sophisticated, comprehensive financial planning.

SECURE

It's our job to deliver peace of mind to our clients and in our approach and services we ensure we deliver this.

TRUSTED

Trusted since 2013 to be the provider of choice for over 300 clients that want to use their money wisely. We currently manage over £150M of client money.

GIVING BACK

We give back to our community and have strong charity links. Each year we choose a specific charity to support. In recent years we have supported Help for Hampers at Christmas time – delivering food and children's presents to the local needy.

Charity is so important to us that every time a client refers a member of their family, a friend or a colleague to Atherton York, we will donate to our supported charity or alternatively to a charity of their choice.

We also take part in financial awareness programmes that educate some less well-off families about how to organise their finances. We invest our own time in these schemes because they help those most need, but less able to pay for valuable financial advice which can make a real difference to them.

Our Team

We have a very experienced and efficient team behind Atherton York. Our financial planners are supported by a team of senior associates, Darren Smith and Tom Gregory, associate Elizabeth Deehan and administrator Ellie Phillips. More details about the team can be found on our website.

NEAL HALL BSC, FPFS
CHARTERED FINANCIAL PLANNER

Neal is the Principal at Atherton York, a Chartered Financial Planner and Fellow of The Personal Finance Society. His advanced qualifications put him in the top tier of qualified advisors nationwide. Neal holds the position of Pension Transfer Specialist and sets the example to the whole team by continuing to take additional exams and qualifications each year.

After graduating with a BSc in Physiology, he has accumulated over 25 years' experience working as a financial services professional and has delivered personal planning to a wide variety of individual and corporate clients. Neal spent eight years in Banking before converting his skills into Professional services with a National financial planning business.

He is passionate about his work and achieving the very best outcomes for clients. This is demonstrated by the wide variety of testimonials that he has collected and can be showcased here.

Outside of work Neal is a keen sportsman regularly running half marathons, cycling and playing the occasional charity football match. He lives locally in Winchmore Hill and is married with two children.

JEAN-MICHEL MORELLI BSC, APFS
CHARTERED FINANCIAL PLANNER

Jean-Michel entered financial services shortly after graduating with a Degree in Psychology from Oxford Brookes University. Since then, he has built a wide range of experience across later life financial planning, wealth management, business finance, investment and pension planning.

Jean-Michel is highly driven, passionate and dedicated to a career in financial planning. He holds Advanced qualifications in Tax and Trust, Investment and Finance Planning.

Jean-Michel very much shares our vision and values at Atherton York and believes in the principle of putting the client at the heart of our work. He combines this with being a master at using cutting-edge modelling technology to bring our client's financial plans to life. He has the background of formerly working for a large national and international financial business.

Outside of work Jean-Michel is a keen sportsman and enjoys keeping fit. He is an enthusiastic runner and swimmer and has the ambition of completing his first marathon very soon!

Contact Us

For a free no obligation chat,
please call us on 020 8882 2979
or email info@athertonyork.co.uk

Further details can be found at:
www.athertonyork.co.uk

CHRIS, LONDON

Chris appreciates financial matters made easy.

Jean-Michel is a knowledgeable and professional Financial Advisor. He has the gift of making complex financial matters easier to understand.

I take a great deal of confidence in his work by his communication and willingness to complete the task.

NIGEL, LONDON

Neal is a very down to earth and clear communicator, which creates a genuine sense of confidence and security in the professional advice he gives. He has a very hands on and personal touch and has always acted with absolute integrity. He keeps in regular contact through face-to-face financial updates and also helps you to better understand the progress of your investments with a 24/7 online self-service portal. I would not hesitate in recommending his services.

JAY, LONDON

Neal is a true expert in his field providing useful advice and ideas to even the most financially aware of investors. His extensive knowledge and client focus have delivered results for me.

NISHI, LONDON

Nishi found Jean-Michel to be very knowledgeable and helpful.

Very happy with my move to Atherton York. The advice was tailored to my circumstances, with all options clearly presented by Jean-Michel.

He was helpful at every stage; taking me step by step through their overall recommendation, answering queries promptly, as well assisting in the administrative steps required to set up my financial package.

I found him to be both knowledgeable and helpful at every stage.