

atherton**york** ■



Chartered

INTRODUCING

Atherton York

Chartered Financial Planners



Testimonials



RAVI, BUSINESS ANALYST, LONDON

By demonstrating his knowledge and assured approach, Jean-Michel has forged a trusting relationship with Ravi.

We have been with Atherton York for over 10 years now. Initially we were managed by Neal and were introduced to Jean-Michel a few years ago.

Jean-Michel has forged a very trusting relationship which is vital when giving financial advice. He has been able to do this through demonstrating his knowledge and assured approach. He understands his clients and provides advice in their best interests. He is very assured, calm and his simple use of language makes it easy to understand and make decisions. He has set up investments for my children and continues to be integral in our future financial planning. His annual updates are comprehensive and never rushed. I would recommend Atherton York and Jean-Michel to anyone looking for honest financial advice with integrity and the client at the forefront at all times.



HANNAH, SOLICITOR, OXFORD

Neal provided Hannah with practical advice which perfectly suited her needs.

Neal was highly recommended to me and he has certainly lived up to expectations. He gives good, practical advice and always has the patience to explain things. He is also mindful of my personal and career goals and has helped me to put together some financial objectives and practices which perfectly suit my needs!



GEOFF & RUTH, RETIRED, LONDON

Olly was extremely patient and knowledgeable when helping Geoff and Ruth rewrite their wills.

Olly Biswas was extremely patient and knowledgeable in helping us rewrite our wills.

He took time to talk us through the options and through the process. He was pleasant to work with and we were very pleased with the outcome.

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!



Our Financial 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 adventurous 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 Financial 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.

Our Legal Services

WILL WRITING & ESTATE PLANNING

The need for a well-drafted Will has never been more important. You don't want to leave the Government to decide who inherits your estate, which is what would happen in accordance with the Laws of Intestacy that were drawn up in the 1920s if you don't have a Will in place.

A Will ensures that whoever you wish to inherit your estate does so, and that this is carried out in the correct order and in the proportions that you wish.

Atherton York can help you to design a plan to leave gifts to your beneficiaries, including charities. Your Will also allows you to appoint suitable guardians for your children and design maintenance trusts for their benefit, where necessary. There may also be a need for your Will to be mindful of future changes too, such as marriage of the survivor, the arrival of children or grandchildren and to protect your home against care home fees.

Drafting a Will may feel challenging, it could seem too delicate to address certain issues or it may feel overly complicated to put together. This is where we step in, our team guide you through the process with empathy and sensitivity, but also with a clear focus on putting you in the best possible legal position to reflect your wishes. The consequences of procrastination can be severe, so we take a caring, measured approach to ensure that your future wishes are correctly protected.

Our task is to make the complicated simple and the daunting easily overcome.

We deliver our Will writing services in partnership with one of the UK's largest Will writing and estate planning companies APS Legal. Atherton York are Associate Members of the Institute of Professional Will Writers (IPW) and align to the IPW's code of practice that enables us to operate in a regulated manner. The IPW's code of practice is the only code recognised and approved by the Trading Standards Institute. This serves to give you the peace of mind that the advice you receive is professional.

LASTING POWERS OF ATTORNEY (LPA)

While your Will addresses the important task of directing your estate after your death, Lasting Powers of Attorney (LPAs) provide reassurance that your financial welfare, health and care are prioritised when you are alive. If you are affected by declining mental capacity or suffer physical injury that leaves you unable to manage your affairs, a LPA can be relied on to promote your chosen decision maker to provide direction on these matters.

The importance of LPAs in protecting you and your wishes whilst you are alive, but incapacitated, should not be underestimated. This protects you and can also help reduce any stress on your chosen attorney(s), knowing that they can act in your best interests.

There are two types of LPAs; one that allows you to elect someone you trust to make decisions on your behalf with regards to your health, care and welfare, if you are unable to. The other LPA addresses financial decisions, giving you the peace of mind knowing that there is someone you trust acting in your best interests.

It is worth noting that LPAs are different to General Power of Attorney (GPA). A GPA will be revoked at a time of loss of mental capacity, which results in the courts needing to appoint someone to manage your affairs. Without a LPA this can be a lengthy and costly process, and the courts are empowered to appoint anyone. In these circumstances, a Lasting Power of Attorney would have appointed the person you had personally chosen to reflect your views and wishes.

Having LPAs in place is an important part of your planning and their value and importance should not be underestimated. You should incorporate them as part of your overall planning. Should you not have them in place and subsequently need them, it's too late to put them in place and this can cause additional stress at what would already be a challenging time.

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 400 clients trusting our work and expertise in managing over of £240M 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 400 clients that want to use their money wisely. We currently manage over £240M 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.

Our Leadership

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 29 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. Neal is also proud that his greatest source of new business is introductions and referrals from his existing client bank.

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 and a dog.



Our Team

JEAN-MICHEL MORELLI BSC, FPFIS **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 Trusts and Investments, Pensions and Financial Planning. He is a Fellow of the Personal Finance Society (PFS), 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. In his fifth year at Atherton York, he has received some fantastic testimonials evidencing broad technical knowledge and depth in his client 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!



We are very proud of the experienced and passionate team at Atherton York, who collectively boast over 100 years of Financial Services experience. Our talented Financial Planners are supported by a dedicated and enthusiastic team of professionals who deliver a polished and seamless experience for our clients. Our team are approachable and knowledgeable across all aspects of personal and corporate finances.

OLLY BISWAS DIP PFS, AIPW **WEALTH & ESTATE PLANNER**

With an impressive background in risk and compliance, Olly brings a wealth of experience to Atherton York. With over 30 years' involvement in financial services, his successes have included Group Head of Operations for an international IFA enterprise, Senior Relationship Manager at the Pension Regulator, and UK Pension Expert for an International Knowledge platform.

A people person, Olly prides himself on having a great technical understanding, which he upholds through constant expert learning and ongoing acquisition of professional qualifications. Acting with integrity and trust, Olly builds a partnership with each of his clients whereby he delivers genuinely bespoke care. Outside of the traditional financial planning arena, Olly is also an Associate Member of the Institute of Professional Will writers and is undertaking a Master's in Business Strategic Management.

As a keen advocate of positive mental wellbeing, Olly is on the Board of Trustees for CPSL Mind, a charity that provides key support to those who may experience mental health challenges. He is a willing supporter of numerous charitable activities and has for many years looked to give back to the local community.

Beyond work Olly enjoys travelling, sport, live entertainment and spending time with his family.



Our Team

DARREN SMITH DIP PFS SENIOR ASSOCIATE

Darren is a Senior Associate at Atherton York and has over 30 years of financial services experience. Much of his career has been as a Premier Banking Advisor with HSBC Bank and later as a Mortgage Specialist at Countrywide Mortgage Services. Despite such a lengthy banking background, Darren embraces continued study and is currently working towards advanced qualifications.

Darren is an expert in wealth and financial management and provides valuable and reliable support to our experienced advisors. With such a long career in financial services, Darren understands our client's needs for security and peace of mind, taking responsibility for office management and day-to-day operations in the business.

With a keen eye for detail, he also takes responsibility for quality control within the business and has developed systems and controls consistent with a growing business.

Outside of work, he lives in West London and is a caring family man. He is married with three children, and in his spare time enjoys sport – particularly football – following Arsenal Football Club.



TOM GREGORY BSC HONS, DIP PFS SENIOR ASSOCIATE

Tom joined Atherton York in May 2022 and brings with him over 15 years of Financial Services experience. After graduating from University in 2005, Tom worked in the banking sector before undertaking several technical and paraplanning roles for national financial planning firms.

He provides support to the Chartered Financial Planners of the firm and plays a key role in assessing the latest developments in the areas of investments, pensions, protection, and tax legislation as well as producing personalised client research and financial plans.

Tom is passionate in demonstrating his commitment towards personal development and is close to achieving Chartered status. He holds the full range of advanced qualifications including Tax and Trusts, Investments, Pensions and Financial Planning. Along with his colleague Darren Smith, Tom is responsible for standards and quality assurance across our business.

Outside of the office, Tom is married with two young children and in his spare time is a member of his local running club and enjoys competing in various events throughout the year.



Our Team

DESPINA CHARALAMBOUS DIP PFS SENIOR ASSOCIATE

Despina joined Atherton York in August of 2023 as a Senior Associate. Bi-lingual in Greek and English, she has over 20 years experience in the financial services industry. Starting her career at the Bank of Cyprus (UK), in private banking and as a local branch manager. Her banking career continued at HSBC bank, where she managed a portfolio of HNW clients and more recently working as a Compliance Consultant with FCA regulated firms on compliance projects.

Despina is a people person and has a gift for connecting with people through her passion to provide great service. She likes to help clients and believes that building confidence and taking a compassionate approach is key.

Her professional qualifications include, Diploma in Regulated Financial Planning, CeFA, CeMAP and Diploma in Financial Services Management. Despina is determined to continue her professional studies and will be starting the advanced exams to become a Chartered Financial planner.

Outside of work Despina likes to attend social and charitable events, art exhibitions, music events and her hobbies include hiking, travel, photography, gardening, great food, and spending quality time with her friends and family.



GILES AFEEVA BA HONS ASSOCIATE

Giles joined as a member of our team having just graduated with a 2:1 in Economics & Politics from the University of Kent in 2022.

Currently, Giles fulfils a varied role across the firm and has taken great strides in learning about our business and the Financial Planning profession as a whole. By applying the skills he's learnt from his degree, his aim is to support the team in the best way possible. Giles believes that Atherton York is the perfect place for him to learn and thrive in a friendly and positive working environment.

Having developed a significant interest in politics and current affairs during his University degree, Giles hopes to use this knowledge to navigate the ever-changing world of finance, particularly during the new Labour government & Donald Trump administration in 2025.

Giles has the clear intention of building a rewarding career in professional services. He has now commenced Financial Planning exams, which we expect will take up to five years to fully complete and reach Chartered status.

Outside of work, Giles is active and likes to play sport with a passion for Liverpool Football Club. He also enjoys pub quizzes, socialising, travel and live music events.



Testimonials



NEIL, WEST HAMPSTEAD

Working with Olly on my Will and Lasting Power of Attorney was an absolute pleasure. He guided me through the process with professionalism and understanding, and his amazing 'bedside manner' was incredibly reassuring throughout.



ANA, SCHOOL TEACHER, LONDON

Ana trusts Neal's experienced, professional judgement and feels in very safe hands.

Neal is extremely professional. In all our meetings, he is always prepared to the most minute detail whilst being consistently punctual. His conduct is friendly and presentation skills impeccable.

With impressive knowledge of pension law, he very patiently and clearly explains all options and allows time for me to understand the concepts he presents to me. I feel that the investments he suggests are sound and I trust his experienced, professional judgments completely. All in all, I feel I'm in very safe hands and have decided to appoint Neal on a permanent basis.



JOHN & SUZANNE, CAMBRIDGE

Atherton York has been handling our finances very efficiently for several years. We were introduced to Olly recently with a view to arranging our Health and Welfare Power of Attorneys. We found him to be very approachable. He immediately put us at ease and explained the process in simple terms. He was extremely patient, polite and professional. All the paperwork was completed within the timescales he gave us. We have no hesitation in recommending him to family and friends.



PHABIAN, SERVICE DELIVERY MANAGER, LONDON

Jean-Michel displayed great financial knowledge in a friendly and patient manner.

Jean-Michel is a great Financial Planner. He is on top of the latest financial laws and knowledgeable about the best ways to extract the most out of your investments. He is also very friendly, approachable and patient with whatever knowledge and understanding you may or may not have. I would highly recommend Jean-Michel.



ALIYA, DIRECTOR, LONDON

Aliya's financial situation was carefully considered and her options were presented in a clear and effective manner.

Jean-Michel is a pleasure to work with. It is hard to find good financial advice, especially that takes your specifics and individual situation into account. Jean-Michel comprehensively considers these and presents options clearly and effectively. I would wholeheartedly recommend Jean-Michel and his team at Atherton York to anyone looking for professional and qualified financial advice.



NIRJA, RETIRED, ENFIELD

Nirja is grateful for our pension and retirement recommendations which were easy to understand.

I have been very happy with the advice and service I have received from Jean-Michel on my pensions and retirement planning. His report and recommendations have been clear and easy to understand and the process of moving pension provider has been very easy and painless.



JAS & SUE, RETIRED, LONDON

Jas & Sue found Neal to be someone they could trust with their finances and future.

Appointing Neal as our IFA was one of the biggest and best decisions we have made. In our search for a financial adviser, we wanted someone who could demonstrate a clear understanding of our circumstances and future needs. Furthermore, someone who could articulate a strategy and plan that would keep our finances safe, whilst at the same time be sure to provide for our future needs, in language that was both clear, straightforward, with no hidden agendas or bias. It was with no small measure of relief that in Neal we had found someone who we could entrust with our finances and future.

With Neal's knowledge of the financial world and its foibles, his methods of explanation and clarification, and his recommendations for investment and future proofing our most valuable assets we found comforting. His advice and actions are always in our best interests, and his ongoing support and advice will see us perfectly placed for the future.

We cannot recommend Neal and his team highly enough, and have already done so to others, who have in turn entrusted Atherton York with their financial planning.

Contact Us

For a free no obligation chat,
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