



Kellands NI team: Seated left to right: Jonathan Finlay (Finance Director), Julie McCrea (Admin Director) and Robert Forster (Managing Director). Back: Stanley Martin, Jonathan Brown, Kathy Paxton, Dorothy Paxton, Wendy Brown, Trevor Reilly, Stephen Morrow, Laura Burns, Dawn Kelly, Adrian Murray, Sandra Bell, Richard Moore, David Adair, Timothy Wakefield and Aodh McGrath.

QUALITY FINANCIAL PLANNING

In the same way the law is expected to observe basic principles and appropriate conduct, so too the provision of financial advice must always be appropriate to the needs of the client, who, in turn, is to be treated fairly. Neither the law nor financial planning can be entrusted to well meaning but unqualified amateurs in a discipline where professionalism must be at the heart of the business. Kellands (Northern Ireland) Ltd is more than aware of the need for professional standards when dealing with the clients in a thriving financial services practice.

Kellands (Northern Ireland) Ltd is a franchise of the Kellands Group, which has national coverage from Glasgow to Wellington in Somerset. Kellands is one of the largest independently-owned financial services practices in the United Kingdom and Kellands (Northern Ireland) Ltd is now well placed in the top 20 of such companies within the region (source - Financial Advisor/Matrix Data - top 20 IFAs Regional Focus May 2005).

Kellands (Northern Ireland) Ltd is an independent practice covering a broad range of financial services from life assurance and mortgages through to bespoke investment solutions since the firm commenced trading in February 2003 and is now well established in a suite of

offices on the Upper Newtownards Road in Belfast.

The Managing Director is Robert Forster, who established the firm and was joined by Jonathan Finlay in 2005 in his role as Finance Director. Between them Robert and Jonathan have more than 40 years experience in the financial services industry and both share a very positive outlook for the future of the Company.

Robert Forster comments: "There is an overwhelming need for quality financial planning advice particularly in the area of Inheritance Tax planning, where I am meeting clients who are not fully aware that the tax man would be a major beneficiary under their will. However, because of our links with other professionals in the areas of law and taxation, we are able to tackle these issues on behalf of our clients."

Jonathan Finlay also confirms the breadth of advice which Kellands (Northern Ireland) Ltd can offer: "We have a team of qualified independent Financial Advisors. The operation is supported by an experienced administration team, who can deal comfortably with an excellent software package in our back office system."

Kellands (Northern Ireland) Ltd does not work in isolation and the connections with fellow professionals such as solicitors and accountants confirm the continuing development of the practice. Another major innovation is the use of the Kellands Wealth Management Account in association with Tilney Private Wealth Management. Tilney, who are a division of the global titan Deutsche Bank, will create and manage a bespoke portfolio encompassing a broad array of financial assets ranging from gifts, equities, through to commercial property and the alternative assets, for those practice clients who have substantial funds to invest and who need income or growth or a combination of the two.

Kellands (Northern Ireland) Ltd wants to do business based on the principles set out at the head of this feature. The opportunity and indeed the challenge, is for you to see yourself.

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KELLANDS

Mortgage Management Ltd

Kellands Mortgage Management Ltd is a franchise of the Kellands UK Group, which is one of the largest UK owned Independent Financial Services firms.

Kellands Mortgage Management Ltd have specialised Consultants who deal with all types of mortgages and loans and we can help in all areas in the mortgage market.

For example we have schemes for:

- > Self Employed
- > Remortgaging
- > Capital Raising
- > 100% mortgages
- > Company Directors
- > Buy to Let investors

All Circumstances Considered

Who specialise in Overseas Mortgages

To arrange an appointment with our mortgage specialists, please call
028 9065 9556

www.kellandsnigroup.co.uk

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Your home may be repossessed if you do not keep up repayments on your mortgage