NTM | Financial Services Ltd

If you're looking for financial wisdom from advisers you can count on, we can help.

Who are NTM Financial Services Ltd?

We are independent financial planners who specialise in working with professional connections. We offer advice on a whole of market basis.

Our core service is helping clients develop a long term financial plan to meet their objectives. We offer proven, expert advice, developed to complement the services offered by solicitors and accountants.

The use of cash flow modelling allows us to demonstrate how our advice works. Clients are more engaged because we show how the advice benefits and protects them.

Directors and business owners seek our advice on profit extraction, exit strategies and protecting the business. We work with businesses and charities employing over 2,000 employees. Our core work is with organisations that employ 10 to 200 employees.

Professional connections can be sure that we have the qualifications and experience to help their clients.

Financial planning is a process

Delivering a reliable service in a sustained way requires a robust process. As members of both the Chartered Institute for Securities and Investments & the Chartered Insurance Institute we fully embrace the professional systems and standards they promote.
We have expanded the traditional 6 Stage financial planning approach to cater for the more sophisticated client.

Establish the clients current position and objectives.

Review the clients current position and obtain details of plans from product providers.

Build a cash flow model.

Develop a recommendation to meet your objectives.

Provide a written report to show your current position and what recommendation we propose.

Meet to review and discuss the advice given.

Implement the agreed financial plan to meet the clients objectives.

Establish a review program to maintain the financial plan and adjust when required to meet new objectives set by the client.

What do we do?

Financial planning

We understand financial planning. Our financial planning service is designed to help clients live in comfort, be organised and in control of their money. We can map out your current financial position and show how our advice benefits a client. Combining our financial planning skills with the latest cash flow technology we take the stress out of money management.

Financial advice

Our financial advice service is designed to help clients build assets and work towards financial freedom. We help maintain a client's lifestyle and make effective use of their income to create wealth.

We focus on one or more of the following areas:

1. Pensions—retirement and post retirement advice
2. Investment & savings—short, medium and long term including Ethical Investing
3. Protection for clients and their families to maintain their lifestyle
4. Buying a home—mortgages and mortgage protection
5. Estate planning—keeping money in the family

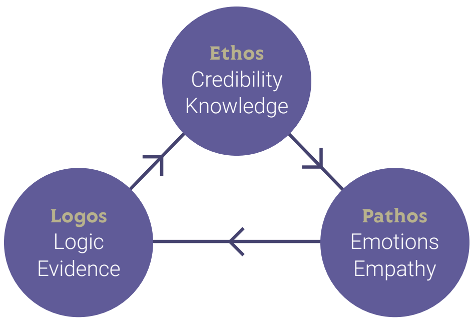
This service focuses on needs and is not product focused.

Support for vulnerable individuals and later life planning

Demonstrating our knowledge and conviction is crucial when establishing credibility. Answering client's tough questions needs more than technical expertise. Respecting every question, listening carefully and making our clients feel safe and understood are very important to us.

Effective communication allows us to deliver complicated financial solutions in an understandable way. We demystify financial advice by using visual tools to help clients become confident and relaxed about their future.

Our advisers understand the technical aspects of effective communication as outlined below. They also know how to adapt the advice to suit a client. We are often asked to provide advice at a stressful and uncertain time. Our friendly, sensitive and honest approach will help clients develop a positive approach to a secure future.



Cash flow modelling

Seeing the likely results of a recommendation helps our clients make better financial decisions. Powerful software tools help us provide a picture of a client's financial affairs and gives greater clarity for the future.

Software tools give us the ability to take a client's information and plot a number of "what if" scenarios. We can plan for life's ups and downs. It enables us to project a client's financial life way into the future. We all recognise that life's uncertainties can make such projections more of an approximate guide rather than 100% fact. Nevertheless, they are enormously helpful.

With lifetime cash flow modelling we can:

- Give accurate answers to the big questions that matter most
- Visually demonstrate the impact that future financial decisions will have
- Take a well thought out and systematic approach to planning for the future

Support for business & business owners

We often advise the owners, managers and directors of businesses. We specialise in financial planning for Limited Companies, Limited Liability Partnerships, Sole Traders, Partnerships and Charities.

The most popular areas we advise on are:

1. Workplace pensions
2. Employee benefits—Group life, private medical cover and income protection
3. Directors remuneration—tax efficient extraction of profits
4. Directors pensions
5. Executive protection planning
6. Property purchase with a SASS or SIPP
7. Keyman cover
8. Share and partnership protection
9. Tax planning for executives and business owners

Advice For business owners

Over the past 20 years we have accumulated a wealth of knowledge and experience. We understand that business owners have more control over their finances. This requires a different type of financial planning and support.

Running a business and having a personal life leaves little time to commit to effective financial planning. Good business owners and managers learn to delegate. Delegating financial planning to us gives our clients greater control and certainty. Our long term planning approach complements our clients short term perspective.

Auto Enrolment

We provide a low cost auto enrolment implementation service with our sister company Auto Enrolment Support Ltd.

Professional connections

NTM Financial Services Ltd currently provide support to accountants, payroll bureaus, HR providers and solicitors. The clients of our professional connections benefit from a collaborative approach bringing together the skills of all their professional advisers.

Working with us

Client's get a fully integrated service. We construct a plan, find the right combination of assets, consider the tax & trust position, review the products on a whole of market basis and protect what's important.

Financial planning is complicated. There are many issues to consider. We take the stress out of planning. We specialise in making the complicated understandable.

We are proud of our approach, particularly with vulnerable individuals. The involvement of family, friends and other professionals is welcome.

We give you greater clarity so that you can do your job better.

Many business owners focus on the now and find it hard to consider the long term future. Working with a financial planner gives them the opportunity to develop longer term plans. Cash flow planning helps accountants & solicitors show the effect of the tax and business planning they promote.

What do we stand for?

We work hard to be your trusted financial adviser. A great deal of effort is devoted to best practice. The most up to date financial planning processes are adopted.

We believe that integrity and discipline are the foundations of an effective service, but what really makes us different is our friendly, skilled and knowledgeable staff.

NTM | Financial Services Ltd

A company that listens & respects your views.

Financial Planning

Financial Advice

Professional Connections

Advice for Businesses

Contact us

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