



Blue ^{SKY}

Financial Planning

Live the life you want, with confidence!

Blue Sky Financial Planning Ltd

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Our Core Values

Our values are central to everything we do, they focus on 'what we cause and how we make people feel'.

We believe it is a privilege to be entrusted with your money and so we work in a collaborative way with individual clients. Our priority is to understand you and be able to view your life through your eyes. However, we also believe there are added benefits to be gained from challenging your perspective in a friendly, guiding manner.

All our behaviours and outlooks manifest from a combination of upbringing, experiences, personal challenges and resulting biases. By sharing our knowledge and perspectives, we guide you to achieve the best outcomes.

The essence of what we do is:

- To work in partnership with clients - building confidence, trust and integrity
- To enhance clients' understanding of money through a regular flow of information
- To empower our clients to take more control of their lives
- To optimise returns for clients across their investments and pensions
- To encourage our clients to draw down some of their money and enjoy life, with confidence
- To build robust financial planning strategies which provide you with exciting options and choices.

**Change can be daunting but, managed properly,
it can be the start of something truly amazing.**



*We wish that we'd found
Blue Sky 20 years earlier!*

We are so pleased... Blue Sky's first aim was to make us feel comfortable and confident in discussing our position, and now managing our money is fun! The regular reviews allow us to debate options and give us time to consider, without the pressure of a salesman wanting their commission.

MR & MRS STEVENSON
Christchurch, Dorset



About Blue Sky Financial Planning

Independent advice and guidance, expertly delivered.

Our company was established in 2002 as a general financial advisory practice. From 2010, Blue Sky embraced Comprehensive Financial Planning with Cash Flow Modelling and has since offered a bespoke financial planning programme to every client.

Blue Sky was founded by Gary Neild, and he continues in his role of Chief Executive Officer today. He is also the Chair of Blue Sky's Investment Committee.

In December 2022, Gary and his wife transferred 100% of their shares into an Employee Ownership Trust (EOT) and all members of the team became indirect owners of the company. We are proud of what we have achieved. Our innovative succession planning has provided continuity for everyone concerned, especially for our clients. An EOT arrangement means that the intention is never to sell to a third party.

Blue Sky is directly regulated by the Financial Conduct Authority and is not part of any network.

We have built a formidable team and are very proud to offer bespoke independent financial advice.

Blue Sky has never had an upheld complaint with the Financial Ombudsman.

Meet Our Team

Alongside Gary, we have two directors; Russell Skinner and Tammy Dimond who have both been working in the business for more than a decade and are dedicated to client happiness. Our Advisory Team is well qualified, diligent and respectful in delivering a bespoke service with personality and professionalism.

Our aim is to ensure your planning needs are our priority, and that we interpret what's relevant for you, so you never feel overwhelmed by the challenge of managing your money effectively. At Blue Sky, our approach is team orientated as we seek to lessen key person dependency wherever possible.

Our Advisors



Gary Neild B.Sc. Hons, Dip IP PFA

Gary (left) is Founder and Chief Executive Officer, as well as Chair of Blue Sky's Investment Committee. As an ex-teacher, Gary loves nothing more than mentoring and empowering clients to fulfil their potential.

Russell Skinner APFS, CFPTM, Chartered FCSI

Russell (second from left) is Chief Technical Officer and Chartered Financial Planner. Russell works with entrepreneurs, business owners and those looking to retire. He loves details and providing solutions to complex financial situations.

Tammy Dimond FPFS, Chartered FCSI

Tammy (second from right) is Director and Chartered Financial Planner. She is committed to helping individual clients and their families to 'live the life they want'. Tammy is a fellow of two institutes and has to be one of the most organised people we know!

Andrew Dunn Chartered Financial Planner

Andrew (right) is known as Gus and is committed to achieving successful outcomes for clients using our robust comprehensive financial planning service. His knowledge and experience is a great asset to our investment committee.



Advisor Support Teams

Lesley Keets is our **Chief Operating Officer**. Joining the business in March 2023, she has a strong operations management background and also currently holds a Non-Exec role with Dorset Chamber.

Our **Relationship Management Team** is here to assist clients with the onboarding process and nothing is ever too much trouble. When working with Blue Sky, a member of this team will contact you to guide you through our client journey and ensure you have everything you need.

The **Planning Support Team** ensures all your financial information is processed accurately, which in turn allows our Advisory Team to model your financial possibilities and give expert, tailored advice.

Our **Business Development Team** is responsible for identifying growth opportunities and nurturing professional relationships whilst ensuring long-term value for sustainable business success. We also have marketing and compliance specialists in the business.

We offer clients access to specialist expertise via other professionals such as Accountants and Solicitors, which allows for an all-encompassing, collaborative approach.

Helping You

Most people amass an eclectic mix of financial policies and products over time, which typically doesn't mean a great deal to them when viewed in isolation. In our experience, many people do not understand the implications or the possibilities for their future.

We are great believers in financial education and empowerment.

At Blue Sky, we seek to create a strong emotional connection between how you wish to live your life and the numbers that will allow you to do that. Only by doing this, will the investments, pensions and policies you hold have true relevance and benefits.

Studies show that seeking independent advice increases your wealth and your options.

We offer each new client a free one-hour consultation. During this time, we learn more about you, your family situation and your aspirations.

Fundamental to our service is taking the time to understand you. We believe it is impossible to impart comprehensive financial advice without knowing your anxieties, hopes, aspirations and, ultimately, your dreams for the future. Once we have clearly established your financial position, and you have instructed us, we set about creating your personal financial plan.

Comprehensive Financial Planning transforms thinking, removes anxiety and allows you to create excitement about the future. More often than not, it turns dreams into reality and offers opportunities you had not even thought possible.



Don't plan to invest, invest in planning.

It's a tremendous reassurance to know that Gary and his team have such a firm understanding of our financial wishes. The care they show in all our dealings with them is enormously impressive – in creating a life plan, in explaining their recommendations, in discussing our reactions and in implementing our decisions! We would have no hesitation in recommending Blue Sky to anyone!

MR & MRS NUNN

Swanage, Dorset



The Six Step Process

Our Financial Planning Programme has six clear stages.

The time it takes to work through these stages is entirely dependent upon your motivations and goals.

Some clients, for example, are at the end of their working life and are seeking to retire within three months so we go through every stage in a matter of weeks.

Other clients have no pressing deadline, so take it all at a slower pace.

We match our service to your needs.



Our Service Commitment To You

We do our best work with clients that have a positive attitude towards exploring what's possible.

Whether you have £200,000 or £2 million, what really matters is how you manage your money and how willing you are to learn and evaluate all your options.

Everyone is different, but all our clients have a real willingness to take more control of their financial matters in order to create monetary freedom, which means greater choices and more excitement about the future.

We pride ourselves on our communications and our clients regularly provide glowing feedback, which makes us very proud. In a sector which isn't always renowned for putting clients first, we are constantly innovating to improve the client experience.

In addition to the dedicated client/adviser relationships, we communicate by email at least once a week with a Market Update written by Gary and the Blue Sky Investment Committee. We also provide monthly and quarterly market insights by email. These are supplemented too by regular blogs which are educational or inspirational pieces to encourage our audience to live life to the full.

Clients can also benefit from Blue Sky's seminars where we invite eminent speakers on topics which help provide insight and understanding across various financial matters.



A refreshing and rewarding experience!

We have been stimulated to think more clearly about our financial objectives in the short, medium and long term and have been encouraged to play a more active role. The advice we are receiving is undoubtedly tailored to address our specific objectives and we feel that there is a lot of proactive thinking in Blue Sky's management of our investment portfolio.

MR & MRS GRUNDMANN

Bournemouth, Dorset



Current Financial Landscape

There is no doubt that we live in an ever-changing world.

This means investment and pension strategies need to adapt to the ever-changing circumstances we find ourselves in.

We are firm believers in active investment management through a variety of styles. Whilst we can create portfolios which embrace geographical regions, we are more focused on themes; for example, Technology, Health, Infrastructure and Sustainable Investments. These are all central to our strategies.

Based on our engagement with clients in recent years, there is a greater momentum towards more accountable investing. In other words, a desire to understand how money can be invested as a force for good and, wherever possible, being able to understand the positive impact invested money is making. This allows your investment to be part of the solution in areas like greener energy, infrastructure and climate change, and we find clients get a far greater connection with their investment portfolio when sustainability is high on the agenda.

Our Investment Proposition

Each client is unique and therefore every investment portfolio should be unique and tailored in terms of their holdings. We certainly do not subscribe to a one size fits all approach.

We have created our own internal investment portfolios, but also work with investment partners, which allows us to deliver external strategies.

Our Chief Executive Officer is in a privileged position as he sits on the Asset Allocation Committee of one of our main investment partners, LGT Wealth Management. They are the largest privately-owned wealth management company in the world. The external relationship allows us to benefit from huge amounts of research and due diligence, which means holdings within the portfolios are not languishing or invested in underperforming companies or funds.

Being independent also allows us to look at alternative investments which compliment a portfolio, particularly when creating retirement drawdown strategies. For example, we use a combination of low cost tracker (passive) and actively managed funds to deliver value to our clients.

We also provide advice on investments which are specifically designed to provide tax benefits, especially concerning business property relief. The benefits of such strategies range from reducing or mitigating inheritance tax, obtaining income tax relief, tax free dividends and growth exempt from capital gains tax.

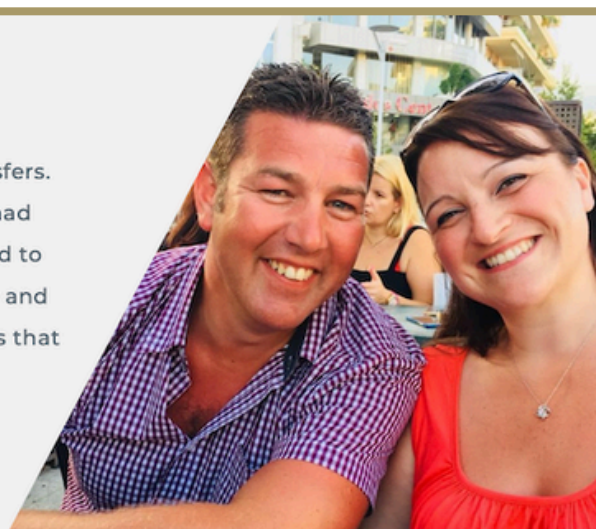
Sleep easy!

We asked Blue Sky to help us explore the options around pension transfers.

We didn't get the transactional, compliance-focused advice that we had experienced with our previous adviser - we got real people that wanted to understand our 'big picture'. The cashflow modelling delivered by Gary and Russell was nothing short of life changing - after seeing all the scenarios that may lie ahead, it was the best night's sleep we ever had!

MR & MRS CHASTEY

Exeter, Devon





A Rapidly Changing World

We frequently meet new clients who have investment and pension portfolios which, in our eyes, are not fit for purpose. This is because the portfolios have not been actively managed and altered to suit the changing dynamics of the modern world. What may have been prudent and good advice 5-10 years ago, may no longer be appropriate.

The pace of change is quickening each year and so it's important to keep abreast of what is happening. Change can be daunting, but it also unveils huge opportunities.

As already mentioned, one of our favoured themes is Sustainable Investing with an emphasis on Impact Investing; measuring the positive impact the investment has had on the environment. In harmony with the Sustainable approach is Infrastructure whereby governments around the world are embarking upon huge infrastructure projects and awarding contracts to private enterprises with the reward often being more predictable earning streams and inflation protection.

Then we have developments in Technology with Artificial Intelligence providing exciting opportunities. The Healthcare sector looks attractive with the rapid development of health diagnostic tools.

The world is changing quickly. Change is good, but only if you are part of it.

Services Tailored To You

Financial planning is about so much more than knowing your income and expenditure. It's about understand your number - the amount of money you need, by when, to live the life you really want. We help clients achieve this, with confidence, ensuring that every client has protected themselves against unforeseen events whilst enjoying life at the same time. It is possible.

Here is an overview of the service we offer to individuals and families:

- Consolidation and coordination of pensions and investments
- The creation of tax efficient income portfolios
- Working with clients and their other professional advisers to help minimise the impact of tax
- Creating strategies for income drawdown
- Developing risk rated investment and pension portfolios
- Every client receives their own financial planning programme, fully tailored to them, their circumstances and their aspirations
- Once we have evaluated your financial planning options, and discussed with you, we also provide a video summary of what was discussed and agreed so you can review again in your own time
- We offer a secure portal, which co-ordinates all your wealth into one easy to read dashboard. Documents are sent to your portal rather than sending you paper copies or emails (although these are available upon request if you prefer)
- With every review meeting, circumstances and aspirations are discussed and the financial plan updated accordingly. A summary video of our investment discussions with graphical portrayals is provided again after the meeting for you to review at your convenience
- Every week we provide you with a Market Update, written by Blue Sky's Investment Committee. This is a clear, sensible analysis of the economic world, which our clients tell us is invaluable.

For businesses and company owners we provide a similar service, ensuring money is invested for the long-term future and goals. We also help business owners who wish to sell their company.

**An opportunity to be amongst the minority who plan their financial future properly.
The Blue Sky Experience - call us today on 01202 756 560.**

