

ardent | financial
planning



Working in partnership.
Our due diligence for Solicitors & Accountants





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1. Introduction

Since our beginning, Ardent has worked closely with other professions, in particular lawyers and accountants.

On the 25th November 2019, the Solicitors Regulation Authority withdrew its Handbook and introduced new Standards and Regulations. In doing so, they launched 7 principles and 2 new Codes of Conduct, one for individuals and one for firms.

Amongst other things, the new standards seem to have placed, on both firms and individual lawyers within them, the need for more rigour when it comes to client referrals to third parties.

The purpose of this pack is to provide firms, COLPS and lawyers with the evidence (and hopefully comfort) that they and their regulator require to allow them to confidently continue to refer their clients to us.

What follows sets out Ardent's purpose, our values, credentials, proposition and charges. We hope it gives you everything you need, but if not please let us know. We look forward to the prospect of continuing to work closely with you, and to growing our relationships and our respective businesses going forward.



2. Our purpose

Working together to build a brighter future

At Ardent, our clients are central to what we do. Whether they're expanding their business, building up to retirement or preparing for long term care, we are here to help them achieve their goals and provide peace of mind.

We understand that they – and their situation – are unique. If life stops going to plan, maybe because of a divorce or ill health, we're here to guide them through the bad times as well as the good, helping them get back on their feet financially.

To achieve this we get to know them, their needs and their ambitions, and create an effective strategy tailored to their circumstances and aspirations.

We also remember that the world of finance is complicated and all too often jargon heavy, so we always work in a way that is clear, professional, but above all, approachable.



3. Our services

At Ardent, our pledge is to provide our clients with the highest level of service and financial advice, regardless of their age or stage in life.

While we specialise in retirement, ethical investing, helping divorcing individuals and those needing later life care, our extensive experience and knowledge means we can help them whatever their situation.

Using our five-step programme we will explain their options in a clear and understandable way, helping provide them with the confidence and peace of mind to achieve their aspirations.

We offer independence and expertise in the following areas:



Divorcing clients

At such a stressful time, we aim to take some of the stress out of the situation and ensure our clients are not financially disadvantaged by the divorce settlement – something that could put their future lifestyle at risk.



Later life

Statistics show that many of us are likely to need extra care later in life.

Whether it's planning for care fees, equity release or helping you understand power of attorney, we'll work with our clients to ensure they're as prepared as they can be for the future.



Building for retirement

Planning for retirement is more than deciding which pension to choose. Working together with our clients, we establish their aspirations and the lifestyle they want when they finish work.



In retirement

Retirement can be an exciting and highly rewarding stage in a client's life, but it can raise many questions.

They determine what is important to them, and we help provide them with the peace of mind and confidence to enjoy retirement to the full.



Conscientious investors

As a practice, we believe in doing the right thing for our clients, which dovetails into our commitment to help people who want to invest in ways that's right for society and good for the planet.

4. Our credentials

Directors

Gary O'Brien - Managing Director

Mark Fisher - Director

Elain Hughes - Business Director

Chris Tordoff - Technical & Compliance Director

Company Accreditation

Chartered Financial Planners

Fully Independent – Whole of Market



We are accredited by or affiliated to the following:

- Trusted SIFA Pro Adviser
- Resolution Accredited
- Affiliated member of STEP
- Society for Later Life Advisers
- Equity Release Council
- Ethical Investment Association
- UK Sustainable Investment Association
- Money Advice Service

Ardent is one of the few local financial advisory firms to have achieved the highest status of Chartered Financial Planners and Gary O'Brien is accredited as a Chartered Financial Planner in his own right.

Registered Office: Heritage House, Merton Way, York, YO19 5UW.
Date of Incorporation: 30th November 2006.

Ardent Financial Planning is a trading style of Ardent IFA Limited who are authorised and regulated by the Financial Conduct Authority (FCA).

For a more detailed breakdown of Ardent's functions under the FCA please go to www.fca.org.uk.

5. Why you can trust us

First class service in a clear and understandable way

In the complex world of finance there is a lot of jargon and complex regulations, but we'll explain proposals in a clear, unambiguous way, providing you with peace of mind about your wealth and the confidence to plan your next steps.

We're there when you need us, ready to help in a professional, friendly way. This, and a proven track record in high quality advice, are the qualities our existing clients' value.

“ I've consistently had a lot of good feedback about Gary, and quite often beyond the piece of work that he does with me and the client. He'll keep in touch with clients for many years to come. ”

Nicki (Solicitor)

Our Adviser Gary is Resolution accredited

Accredited specialists are highly competent. It demonstrates the outstanding level of skills and expertise of the members who achieve accreditation. Our Adviser Gary is Resolution accredited.



We're Chartered

Chartered status is the profession's gold standard of excellence and integrity; it is only achieved by a select number of firms who have met rigorous qualifying criteria.



Chartered

Our advisers are Top Rated

We're proud to say that Gary, Mark and Ruth were all included in the VouchedFor Top Rated Guide for 2021/2022.



We're members of the Society of Later Life Advisers

As members of the Society of Later Life Advisers (SOLLA), we are fully qualified in delivering specialised advice throughout the retirement years, and long-term later life care.



We're members of the Equity Release Council

The Equity Release Council promotes high standards of conduct and practice in regard to equity release.



We're a New Model Adviser (NMA) Top 100 financial planning firm



6. Our team

Gary O'Brien

Managing Director & Chartered Financial Planner

Gary is a Chartered Financial Planner and our Manager Director. Using over 35 years of experience in financial services, he'll help you to organise your finances. His time at work is split between helping clients plan and achieve the future they want, whilst running the business itself.

Areas of Expertise:

- Lifestyle Financial Planning
- Divorce Settlements and Pension Sharing
- Pensions & Pension Transfers
- Estate Planning and Trusts
- Investments & Savings

Qualifications:

- Chartered Financial Planner
- G60 qualified pension transfer specialist
- Resolution Accredited IFA
- Society of Tax & Estate Practitioners' (STEP)
- Fellow of the Personal Finance Society (FPFS)
- Member of Chartered Institute for Securities & Investment UK (MCSI)
- Associate of the Chartered Insurance Institute (ACII)

FCA Senior Management Functions:

- SMF1 – Managing Director
- SMF3 – Director

Personal FCA reference number: GXO001103



6. Our team (Continued)

Mark Fisher

Director & Chartered Financial Planner

Mark is a Chartered Financial Planner and has been working in financial services since returning home from his time in America in 1996. His time at work is split between helping clients plan and achieve the future they want, whilst running the business alongside Gary. Mark is also holds the SOLLA accreditation, meaning he understands and can provide advice on the complicated areas of later life financial planning.

Areas of Expertise:

- Lifestyle Financial Planning
- Investments & Savings
- Social Impact Investing
- Later Life & Care Fees Planning
- Equity Release
- Pensions

Qualifications:

- Chartered Financial Planner
- London Institute of Banking & Finance (LIBF) Level 6 Pension Transfer Specialist.
- Diploma for Financial Advisers (DiPFA)
- Society of Later Life Advisers (SOLLA) Accredited Later Life SOLLA Retirement Advice
- Certificate in Equity Release (CII ER1)
- Certificate in Long-Term Care Insurance (CeLTCI)
- BA(Hons) Tourism & Management

FCA Senior Management Functions:

- SMF3 – Director

Personal FCA reference number: MAF01114



6. Our team (Continued)

Ruth Norman

Financial Planner

Ruth has worked in financial services for over 30 years and has been with Ardent for over 11 of those years. Her role involves building long term relationships with clients and providing them with financial advice in an approachable and easy to understand way. Ruth has been accredited with the SOLLA for Later Life Lending standard, meaning she can provide advice on the complicated areas of later life financial planning. Ruth is very passionate and proud to be a member of the Equity Release Council and works closely with them having been a member of a working party and was recently invited into the Adviser Forum which works towards better outcomes for clients in the world of Equity Release.

Areas of Expertise:

- Lifestyle Financial Planning
- Investments & Savings
- Pensions
- Personal Protection
- Equity Release

Qualifications:

- Diploma in Personal Financial Planning (DipPFS)
- Certificate in Equity Release & Advanced Mortgage Advice (Cert CII - SMP & ER)
- Society of Later Life Advisers (SOLLA) Later Life Lending standard

Personal FCA reference number: BRN01011



6. Our team (Continued)

Elain Hughes

Business Director

Elain is our Business Director, with over 35 years administration experience in a wide range of backgrounds. Her key skills are based in people management and bringing the various parts of the business together.

Areas of Expertise:

- People management
- Customer service
- Operations
- Business compliance

FCA Senior Management Functions:

- SMF3 – Director



6. Our team (Continued)

Chris Tordoff

Technical & Compliance Director

With over 25 years in financial services, Chris is our Technical Director. His day to day role varies, however a lot his responsibilities revolve around working closely with our team of Client Relationship Administrators.

Areas of Expertise:

- Technical support
- Compliance support

Qualifications:

- Diploma in Personal Financial Planning (DipPFS)
- Award in Pensions Update
- Certificate in Advanced Mortgage Advice (Cert CII – SMP)

FCA Senior Management Functions:

- SMF3 – Director
- SMF17 – Money Laundering Reporting Officer (MLRO)
- SMF16 – Compliance Oversight



6. Our team (Continued)



Daniel Sanderson

Client Relationship Manager



Declan Coates

Client Relationship Manager



Andy Tatterton

Client Relationship Administrator



Donna Skidmore

Client Relationship Administrator



Trish Newton

Business Administrator



Amelia Headley

Client Administrator

7. Marketing support

7.1 Service proposition

Please click on the below link to view the document:

[Service proposition](#)

7.2 Guide to lifestyle planning

Please click on the below link to view the document:

[Guide to lifestyle planning](#)

7.3 FCA register

Please click on the below link to view our entry on the FCA register:

[FCA register](#)

Revision 2: 16/03/23

7.4 Marketing materials

Please click on links below to request hard copies of the following information:

[SIFA: Solicitors terms of referral for financial services](#)

[SIFA: Joined-up legal and financial advice for private clients](#)

[SIFA: Client referrals for financial advice](#)

[Personal Finance Society: Financial Advice you can trust](#)

[CII: Chartered Status – Our big investment](#)

[CII: Financial Advice you can trust](#)

[Society of Later Life Advisers: Why use a SOLLA member](#)

8. Due diligence support

➔ 1. Company No: 6014584 - www.register.fca.org.uk

➔ 2. Data Protection Policy

➔ 3. Mortgage Credit Directive - No: 0001309834

➔ 4. ICO No: Z9847298

➔ 5. Consumer Credit Licence No: 660423

➔ 6. LEI No: 213800FXU9QZT307G328*

7. Advisers: Statements of Professional Standing

➔ Gary O'Brien ➔ Mark Fisher ➔ Ruth Norman

➔ 8. Whistleblowing Policy

➔ 9. Anti-Money Laundering Policy

➔ 10. Disaster Recovery Plan

➔ 11. Complaints Procedure

➔ 12. Anti-Bribery & Modern Slavery Act Policy

➔ 13. Bribery Act 2010 Procedure

➔ 14. Financial Advisers Professional Indemnity Policy

*This information is held electronically and is available for inspection.

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