

## Who Are We?

West Riding Personal Financial Solutions Limited is registered in England as Company Number 5142989. The Registered Office is at 17a Sagar Street, Castleford, West Yorkshire, England WF10 1AG and West Riding is directly authorised by the Financial Conduct Authority as firm number 402246. Based in the centre of town and surrounded by ample parking, West Riding is the premier firm of Independent Financial Advisors in Castleford offering completely independent advice on all areas of personal finance including savings and investments, pensions, life assurance, tax planning and all forms of protection. To discuss how we can help you please contact us on 01977 808600, email [advisors@wrpfs.com](mailto:advisors@wrpfs.com) or Skype [neil.f.liversidge](https://www.skype.com/user/neil.f.liversidge).

West Riding is a family business co-owned by Neil and Linda Liversidge. Our front desk is run by Miss Toni Pearce who was born in Lincolnshire and grew up in Scotland. Toni has been with us since 2011, is Neil's Personal Assistant and is in charge of all existing business administration. In 2013 we were joined by our Operations Manager Mrs Charlotte Kelso. Charlotte previously worked for 17 years with HSBC and is a fully qualified Equity Release Advisor. Mrs Nikita Kyle joined us in November 2016 as an administrator. Prior to joining West Riding, Nikita managed the busy regional office of a major UK plc. Nikita lives near the office with her husband Matthew and son Eli and is training to qualify as an advisor with our company.

Linda Liversidge is West Riding's Company Secretary. Linda previously worked for many years in a major Leeds law firm and was the co-founder of the company in July 2004. Neil Liversidge, West Riding's Managing Director, has worked in financial services since 1980 and is an elected Council Member of PIMFA, the UK's Personal Investment Management & Financial Advice Association. Neil's previous experience includes five years in a major UK merchant banking and life assurance group, ten years in private client investment management at major regional and national firms, and seven years in charge of investment research at what was then the UK's largest national adviser network, DBS Management PLC. At DBS, as the 'advisor to the advisors', Neil provided research support and guidance to more than 1,800 IFA firms and 4,000 individual advisors throughout the UK. Protecting Our Clients In an environment where fraud is now rife and the authorities don't appear to take it seriously, protecting our clients is our number one priority. Anyone can say, that but we really do it. Here's the proof: <https://www.unbiased.co.uk/news/your-front-line-of-defence-against-investment-fraud/5892> <https://www.ftadviser.com/2016/06/23/ifa-industry/companies-and-people/adviser-reveals-how-he-caught-suspected-pension-scammer-LOWwSKtVC8ousw56cMyQXO/article.html> Service Tailored To Your Needs We understand that decisions affecting your financial future are amongst the most important you'll ever make so we'll give you the time and attention you need. We offer an exploratory first meeting here at our expense during which we will conduct a thorough fact-finding exercise. Once we understand your situation and what work is required we shall tell you in writing what the cost will be. All fees are agreed in advance - there are no nasty surprises! We are certainly not expensive but we do deliver value and our FairFees Promise makes West Riding one of the UK's most competitive firms of its type. We provide all recommendations in writing and are happy to work with your solicitor, accountant or other professional advisors to ensure our advice fits with theirs. Most important of all, we tell it like it is in plain English. The Importance of Our Independence

'Restricted' advisers are limited as to the products, funds and services they are able to offer. Some of the large national firms can only offer you their own in-house products and funds or those of other firms with whom they have some form of reciprocal arrangement. This inflates their profits but often camouflages the total cost to clients of their services. We act on your behalf and in your best interests. All our charges are completely transparent and being independent we are free to access products funds and services from the entire market. We are not limited to recommending only the products of an associated or parent company because nobody owns West Riding apart from the Liversidge family; unlike restricted firms, nobody can force us to place business with any particular product provider. The Media

We have the privilege of being regular contributors to BBC programmes. These have included BBC Radio 4's Money Box and BBC TV's Panorama. On BBC Radio Leeds Neil Liversidge is the 'Money Guru' answering listeners' money questions and commenting on financial matters every Tuesday afternoon with Andrew Edwards' from 2.00pm to 2.45pm at <http://www.bbc.co.uk/programmes/p00bdc2t>. Each show is available for a month via the BBC's Listen Again facility.