

## 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 Services 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 offer advice on all areas of personal finance including savings and investments, life assurance, mortgages and pensions. To see how we can help you please contact West Riding on 01977 808600 or email [advisors@wrpfs.com](mailto:advisors@wrpfs.com).

West Riding is a family business co-owned by Neil and Linda Liversidge. Neil Liversidge (Managing Director) has worked in financial services since 1980. His experience includes five years in charge of investment research at a major UK IFA network, where as the 'advisor to the advisors', he provided research and guidance to more than 1,800 IFA firms throughout the UK. Neil specialises in investments and has passed both of the Chartered Insurance Institute's advanced specialist investment examinations, G20 (Personal Investment Planning) and J06 (Investment Principles, Markets and Environment). Linda Liversidge, who joined West Riding after 10 years' experience in a major Leeds law firm, is Company Secretary and Head of Administration. Our team includes Mortgage Advisor Adrian Maskill and Research Assistant Ryan Banks.

### 24/7 Service Tailored To Your Needs

How many firms of any kind do you know where you can speak to somebody 24 hours a day, 365 days a year? At West Riding we are always available for our clients. Out of office hours call Neil on 07904 332531. We understand that decisions affecting your financial future are amongst the most important you'll ever make. That's why we treat every client with the greatest of care, consideration and understanding. We'll give you the time and attention you need, and because we understand that many people work during office hours, we're happy to meet on evenings or at weekends.

### What will happen?

Our first meeting will include a thorough fact-finding exercise. We will then provide our recommendations in writing, so you can consider them at your leisure, after which further meetings and discussions may follow. Where necessary we will work with your solicitor, accountant or other professional advisor to ensure our advice fits with theirs. As you would expect, we place the highest importance on total client confidentiality. Most important of all, we tell it like it is, in plain English, explaining any risk that's involved.

### Why Independent?

As Independent Financial Advisors it's our job to act on your behalf and in your best interests. Being independent

means we are free to choose from a very wide range of providers, finding the best products for your particular circumstances.

### Charges - Fairfees

Our first meeting with you is free of charge. Being totally independent, we offer clients the option to pay for our advice by fees if they wish. However, this is not compulsory. Where the work we do will generate commission we can be paid by the product provider instead. Unlike many firms these days, West Riding does not normally charge monthly retainer fees, and we believe our charging system - Fairfees - to be amongst the most competitive in the industry.

### The Myth of Dealing Direct

Some believe that insurance companies and supermarkets offer lower costs to clients who deal direct with them without taking independent advice. The reality is that no advice equals no consumer rights and we always offer more competitive quotes anyway. What is more, we provide the valuable tax and trust advice that direct providers and supermarkets cannot offer.