

Who Are We?

Managing over £60m in client assets and based in the centre of Castleford at 17a Sagar Street, West Riding Personal Financial Solutions Limited is the only completely Independent Financial Adviser firm in Castleford. In 2018 West Riding will move to its new headquarters, West Riding House, at 6-8 Commercial Street in Castleford, approximately 200 yards from Sagar Street, where the company has been based for the last 12 years. Surrounded by ample and low-cost parking, West Riding advises on all areas of personal finance including life assurance and all forms of protection, savings and investments, tax planning, pension fund management, annuities and drawdown income plans. To discuss how we can help you, please telephone us on 01977 808600, email 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 Toni Turton 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 Charlotte Kelso.

Charlotte previously worked for 18 years with HSBC. Charlotte is a fully qualified financial adviser, additionally qualified to advise on equity release. Charlotte's Personal Assistant 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 son Eli and is training to qualify as an advisor.

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> Here's another of our

successes: <https://www.ftadviser.com/2016/08/31/regulation/adviser-helps-client-who-lost-of-pension-pot-Dq0JIYkEhY4tlxu5RbpLcO/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. Most 'appointed representative' firms are restricted, as are most of the large national firms, meaning they 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 only. All our charges are completely transparent and because we are independent we can 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. Heres what the BBC's Paul Lewis says about non-independent advice: https://www.moneymarketing.co.uk/paul-lewis-i-would-never-recommend-a-restricted-adviser/?cmpid=pmalert_5386150&utm_medium=email&utm_source=newsletter&utm_campaign=mm_daily_news&adg=90A2C618-02E4-4EBB-B375-64A690ED8BD9

The Media

Neil Liversidge is a regular contributor to BBC programming and has appeared on BBC Radio 4's Money Box and BBC TV's Panorama. For an exceptionally long 8-year run on BBC Radio Leeds, Neil was the station's 'Money Guru', answering listeners' money questions and commenting on financial matters in a regular weekly slot with one of BBC Local Radio's most distinguished broadcasters, Andrew Edwards. In the print media, Neil wrote a monthly column for over five years in the trade magazine Money Marketing. His articles have also featured in many other publications.

West Riding Personal Financial Solutions Limited is directly authorised by the Financial Conduct Authority as FCA firm number 402246 and is registered in England as Company Number 5142989. The Registered Office is at 17a Sagar Street, Castleford, West Yorkshire, England WF10 1AG.