

Built over 40 years.



Designed for what comes next.



Founded in 1986, The Blacktower Group of companies is proud to mark 40 years of providing personalised wealth management advice and financial services to both individual and corporate clients.

What began as a specialist advisory firm has, over four decades, evolved into a truly international organisation. Today, the Blacktower Group of companies operates through a number of independent legal entities established in different jurisdictions, including the UK, the EU, Gibraltar, the Cayman Islands, Switzerland, Australia, the UAE and the United States. Each entity provides services in accordance with local regulatory permissions and is authorised and regulated by the relevant financial services authority in the jurisdiction in which it operates.

Throughout its history, Blacktower has navigated changing economic cycles, evolving regulation and shifting client expectations. The Group's longevity is not defined simply by time in business, but by its ability to adapt while maintaining a consistent focus on quality, integrity and long-term thinking. Experience gained across different markets and regulatory environments allows Blacktower advisers to deliver informed, structured advice tailored to each client's circumstances.

While the scale and reach of the Group have expanded significantly since its formation, Blacktower's core values remain true to the ethos established in 1986. The firm continues to place relationships at the centre of its approach, combining technical expertise with a clear understanding of individual goals, priorities and life stages.

As Blacktower celebrates 40 years in financial services, the Group remains committed to providing clarity in an increasingly complex financial landscape — supporting clients with the knowledge, experience and guidance needed to plan confidently for the future.

# INDEX

- 03 Our Advice, Supporting Your Plans
- 04 Wealth Management Solutions
- 05 Award-Winning Excellence
- 07 Holistic Planning
- 09 Regular Savings
- 12 International Pension Transfers
- 13 US Retirement Solutions
- 15 Libero International Services
- 19 Additional Services



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## Over 40 Years of Experience Supporting You

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At Blacktower, our aim is to empower clients to make informed, confident decisions about their financial affairs. The Group is united by a clear ethos: providing high-quality, relevant and timely information tailored to each client's individual circumstances, priorities and long-term objectives.

Blacktower advisers are highly experienced professionals, each committed to delivering advice built on understanding, trust and continuity. Strong, long-term client relationships are central to our approach. Our teams operate fluently in English and other languages where available ensuring clear communication across borders and effective collaboration with other professional advisers involved in achieving your financial goals.

With four decades of experience in international financial planning, Blacktower provides clarity in an increasingly complex global environment. Clients can benefit from our knowledge, regulatory awareness and practical insight to help inform decisions at every stage of their financial journey.

If you would like assistance in planning for your financial future, we offer a complimentary initial review of your financial position, providing guidance to help you understand your options and consider your next steps with confidence. No advice will be provided until a client agreement is in place.

# Confidence Begins With Understanding

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Finding a financial adviser you can trust, one who is not tied to a single financial institution and is committed to understanding you, your priorities and your long-term objectives, is invaluable.

Blacktower is an established and forward-thinking wealth management advisory firm, delivering bespoke financial planning and advisory services both in the UK and internationally. Our clients include private individuals, families, corporate entities, charities, pension schemes and trustees, many of whom require guidance across multiple jurisdictions and regulatory environments.

We provide tailored advice shaped around each client's unique circumstances, goals and time horizons. Taking a collaborative and structured approach to wealth management, we develop personalised analyses designed to build a clear understanding of financial objectives, tax considerations, risk tolerance and broader lifestyle priorities. This enables us to offer guidance that reflects both immediate needs and longer-term ambitions.

Our services span the full spectrum of financial planning, including investment structuring, retirement and pension planning, estate and succession planning, cross-border tax considerations, protection planning, and wealth preservation strategies. Where appropriate, we also work alongside clients' legal, tax and accounting advisers to ensure an integrated and well-coordinated approach.

Based on this holistic understanding, we aim to recommend strategies aligned with clients' short-, medium- and long-term goals, while taking account of relevant regulatory considerations and planning opportunities available within each client's jurisdiction. Advice is provided with a clear focus on sustainability, flexibility and long-term outcomes rather than short-term performance.

Through close collaboration with a network of carefully selected professional partners, Blacktower delivers personalised, hands-on support at every stage of the planning process. This approach allows us to combine technical expertise with practical insight, helping clients navigate complexity, manage risk and make informed decisions with confidence.

# Celebrating Award-Winning Excellence

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Blacktower Financial Management is proud to have received multiple industry awards and recognitions that reflect our commitment to professional excellence, high standards of client service and thoughtful financial planning.

Our achievements include being selected as Judges' Choice, Company of the Year at the Investment International Awards, alongside recognition for Advisory Best Practice and Excellence in Client Service at the Investment International Awards in 2025. These accolades highlight the quality of our advisory processes, client engagement and consistent focus on delivering meaningful outcomes.

Blacktower has also been recognised as Best Adviser Firm (Europe) at the International Adviser Best Practice Adviser Awards, further reinforcing our position as a trusted provider of international financial advice.

In the United States, Blacktower has been recognised by Newsweek as ranking within the top 5% of adviser firms in America in 2026, reflecting the professionalism, regulatory standards and client-focused approach delivered by our US advisory teams.

Our long-standing presence in Portugal has been acknowledged through Business of the Year at the Algarve Business Awards, recognising our contribution to the local business community and wider financial services sector. In addition, our founder and Group Chairman, John Westwood, received a Lifetime Achievement Award, recognising his visionary leadership and the pivotal role he has played in the Group's growth and international development over four decades.

**Group Managing Director Gavin Pluck commented:**

**"These awards reflect the trust our clients place in us and the continued dedication of our teams across the Group to delivering high-quality advice in a complex and evolving global environment."**

**John Westwood added:**

**"It is deeply rewarding to see both the organisation and my own contributions acknowledged. These accolades reinforce our commitment to maintaining the highest standards and continuing to evolve in line with our clients' needs."**

Blacktower's award recognition is underpinned by experience, technical expertise and a long-standing commitment to helping clients plan with confidence, wherever life and financial decisions may take them.



### International Adviser Best Adviser Firm (Europe)

“Blacktower Financial Management has clinched the highly coveted Best Adviser Firm (Europe) award. The judges were impressed with our “great strategy – focused, measurable, and successful.” This recognition reinforces our strategic prowess and sets us apart as a top performer in the financial advisory field.”



### International Adviser Best Support Team (Europe)

“Our commitment to excellence in client and advisor support was acknowledged with the Best Support Team award in Europe. Judges noted, “Investment in the team shows the value placed on it. This is what good support should look like.” This award demonstrates our dedication to providing outstanding support and the high value we place on our team.”



JOHN WESTWOOD AND GAVIN PLUCK  
NAMED IN INTERNATIONAL ADVISER TOP  
100 MOST INFLUENTIAL 2025



# Holistic Financial Planning In A Changing Landscape

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At Blacktower Financial Management, we understand that financial planning must evolve as your life, priorities and circumstances change. Our holistic approach to financial planning is designed to consider every aspect of your financial life, helping ensure you are well positioned to navigate an increasingly complex and changing economic landscape.

Holistic financial planning goes beyond individual solutions such as investing or retirement planning. It takes a broader view, bringing together all elements of your financial affairs into a single, coordinated strategy. By aligning financial goals with your personal values, lifestyle needs and long-term aspirations, we help create plans that work cohesively across every stage of life.

This comprehensive approach allows each component of your finances to complement the others, improving clarity, strengthening resilience and supporting sustainable long-term outcomes. Rather than addressing decisions in isolation, holistic planning enables informed choices that reflect both present priorities and future ambitions.

## What Holistic Financial Planning Covers

Our holistic planning framework may include:

- Cash flow analysis and budgeting
- Debt management and liability structuring
- Retirement and pension planning
- Investment planning and portfolio structuring
- Insurance and protection planning
- Estate and succession planning
- Education funding and intergenerational planning
- Risk management and contingency planning

By integrating these areas into a unified strategy, Blacktower helps clients make informed decisions about their finances and consider options available to them, helping to bring greater clarity and perspective to their financial planning.

A holistic approach to financial planning aims to provide clarity and structure by bringing all aspects of your financial life together into a coordinated strategy.

- **Comprehensive perspective**

Holistic planning is designed to consider all relevant aspects of your finances, rather than treating decisions in isolation.

- **Personalised guidance**

Recommendations are tailored to your individual circumstances, objectives and stage of life, rather than applying a one-size-fits-all approach.

- **Alignment with life goals**

Financial decisions are structured to support what matters most to you – whether that is planning for retirement, acquiring property, funding education or considering long term financial priorities.

- **Greater financial confidence**

A coordinated plan helps clients understand how different areas of their finances interrelate and informs decision-making.

- **Proactive and adaptable planning**

Ongoing review and refinement allow your plan to evolve in response to life events, changing priorities or shifts in the economic environment.

In essence, holistic financial planning is about creating a well-integrated financial strategy that supports informed decision-making across both immediate priorities and longer-term ambitions.



## Structured Saving For Long-Term Goals

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Making regular contributions to a savings strategy as early as possible is one of the most effective ways to benefit from compound growth over the long term. Time, consistency and structure all play a critical role in building financial resilience and achieving meaningful outcomes.

Asset accumulation sits at the heart of many wealth management plans. However, simply holding surplus cash in a bank account is unlikely to preserve purchasing power over time, particularly in an environment where inflation can erode real value. A considered savings strategy is therefore essential for those looking to grow capital and support future goals.

Blacktower supports clients in building long-term wealth with flexible, structured monthly savings solutions, designed with growth in mind and aligned to individual objectives and time horizons. These strategies are tailored to reflect personal circumstances, risk tolerance and changing priorities as life evolves.

Our approach draws on a broad range of established product providers, enabling us to structure savings solutions that are appropriate, adaptable and aligned with each client's wider financial strategy. At every stage, our focus remains on supporting our clients' wealth management objectives through informed, forward-looking planning.

Whatever your aspirations, Blacktower can help support the growth potential of regular savings, whether your goals include:

- **Enhancing retirement provision**
- **Planning for education or university fees**
- **Funding travel or lifestyle ambitions**
- **Building and preserving a family legacy**
- **Supporting new interests or personal pursuits**
- **Planning for retirement overseas**
- **Creating a financial buffer for unexpected events, such as ill-health or periods of unemployment**

By combining disciplined saving with structured planning, Blacktower helps clients work towards their long-term financial ambitions.

Advice shaped around you,  
your ambitions, and your  
future.



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Bespoke and corporate  
financial planning,  
shaped by experience  
since 1986.



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# Bringing Confidence To Your Decision Making

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Blacktower's pension specialists support clients in reviewing their retirement arrangements and considering how these may align with their wider financial planning objectives. Whether you hold a UK defined benefit pension with a cash equivalent transfer value (CETV) or have built up multiple workplace and personal pensions over time, our advisers can help you understand the broader retirement planning considerations and how these may fit with your longer-term goals.

Blacktower does not provide advice on transfers from UK defined benefit pension schemes. Where appropriate, clients may be referred to a suitably authorised UK pension transfer specialist who can provide the required UK regulated advice and undertake the relevant transfer value analysis. We have experience advising on a range of pension structures commonly used in international planning, including Self-Invested Personal Pensions (SIPPs), Qualifying Non-UK Pension Schemes (QNUPS) and Qualifying Recognised Overseas Pension Schemes (QROPS), where appropriate.

## **Our support may include:**

- **Reviewing existing pension arrangements**
- **Providing guidance on UK and international pension options**
- **Advising on retirement planning in line with your lifestyle and long-term objectives**

**Important note:** Pension transfers and international pension arrangements can involve complex tax, currency and regulatory considerations. Professional advice is essential to understand whether any option is suitable for your individual circumstances.

# Financial Solutions for Life Abroad

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Living abroad brings opportunity, but it also introduces financial complexity. Different tax regimes, pension systems, currencies and regulatory frameworks can make long-term planning challenging for internationally mobile individuals and families. At Blacktower, we have spent over 40 years supporting expatriates with clear, structured financial planning designed for life across borders.

Retirement planning should be about more than reaching a milestone, it should support the lifestyle you want to enjoy. Blacktower works with clients to structure their financial assets with the aim of supporting sustainable income planning, flexibility and long-term financial stability, wherever they choose to live.

Expatriates often remain financially connected to more than one country. This may involve ongoing tax obligations, pension arrangements, reporting requirements or estate considerations linked to a country of origin, alongside new responsibilities in a country of residence. Understanding how these elements interact is essential to effective long-term planning.

Blacktower advises expatriates from a wide range of backgrounds and jurisdictions, many of whom have assets, income streams and family connections spanning multiple countries.

With experience across international retirement planning, savings strategies and cross-border wealth structuring, Blacktower provides guidance designed to bring clarity and structure to complex financial planning. Our holistic approach helps expatriates make informed decisions and develop financial strategies designed to adapt as life, residency and priorities change.

Every financial  
decision  
deserves clarity,  
structure, and  
a long-term  
perspective



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# Our Funds To Meet Your Needs

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## Globally Diversified Investment Solutions

In today's global investment environment, diversification is widely regarded as an important consideration when constructing an investment portfolio.

Exposure to different asset classes and geographic regions can help investors manage risk and participate in opportunities across global markets.

The Nexus range of portfolios provides access to professionally managed investment portfolios with global diversification. The portfolios are actively managed, with asset allocation adjusted over time in response to market developments, investment conditions and portfolio objectives.

The Nexus range includes three portfolios, each designed with different investment approaches and levels of market exposure.

## Nexus Global Solutions Portfolio

The Nexus Global Solutions Portfolio follows a diversified multi-asset approach, incorporating a range of asset classes within a single portfolio.

This structure allows exposure to different market segments, with allocations that may change over time as market conditions evolve.

Key characteristics

- **Exposure to multiple asset classes including cash, fixed interest, equities and alternative investments**
- **Combination of assets that may offer different risk and return characteristics**

Investments primarily held in widely traded securities

## **Nexus Global Dynamic Portfolio**

The Nexus Global Dynamic Portfolio is primarily focused on global equities and provides exposure to listed companies across a range of international markets.

The portfolio includes investments in developed markets, with selective exposure to emerging market economies.

Key characteristics

- **Equity-focused portfolio structure**
- **Exposure to companies listed in major global markets**
- **Investments in globally listed equities that are widely traded. Asset allocation may change over time in response to market conditions**

## **Nexus Global Cautious Portfolio**

The Nexus Global Cautious Portfolio adopts a multi-asset structure with a greater emphasis on fixed income investments.

The portfolio is predominantly invested in investment-grade sovereign and corporate bonds.

Key characteristics

- **Long-only investment strategy**
- **Predominantly invested in investment-grade fixed income securities**
- **Diversified holdings across a range of issuers and markets**

Accumulation units only

## Investment Approach

Across the Nexus range, portfolios are primarily invested in widely traded securities, supporting flexibility in portfolio management. The portfolios are constructed using a diversified approach across asset classes and geographic regions. Portfolio positioning may change over time in response to market developments and evolving economic conditions.

Environmental, social and governance (ESG) factors may be considered alongside financial analysis where relevant to the investment process. ESG factors do not necessarily determine portfolio construction.

## Investment Management

The Nexus portfolios are operated by Oakglen Wealth Management, an independent UK investment management firm.

Oakglen Wealth Management is responsible for the ongoing management and asset allocation decisions within the portfolios.

## Important Information

This document is for information purposes only and does not constitute investment advice, a recommendation or an offer to invest. The value of investments and any income from them may go down as well as up and investors may not get back the amount originally invested. Past performance is not a reliable indicator of future results. Diversification does not eliminate investment risk. Investments in overseas markets may be affected by changes in currency exchange rates.



Supporting your  
financial future  
through informed  
advice



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# Continued Support

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Blacktower provides access to experienced specialists delivering a broad range of tailored financial services designed to support your goals at every stage of life. Whether you are a UK-based individual, family or business, our advisers provide structured guidance to help you make informed decisions and achieve lasting financial outcomes.

Wealth management sits at the core of the Blacktower offering. We place strong emphasis on long-term adviser relationships, allowing us to develop a deep understanding of each client's priorities, circumstances and ambitions.

Our approach is designed to deliver clarity and consistency, helping clients navigate complexity while maintaining focus on long-term objectives.

Alongside wealth management, Blacktower offers a range of complementary services to support wider financial planning needs:

## **Mortgage Solutions**

Blacktower provides guidance to help simplify the process of buying or refinancing property, whether in the UK or overseas. Effective planning can help reduce the overall cost of borrowing. We assist clients who are remortgaging, purchasing investment property, seeking development finance, or arranging specialist expatriate mortgage solutions.

## **Protection Planning**

Protection planning plays a vital role in safeguarding personal and business finances.

Blacktower can advise on a range of policies designed to provide reassurance and financial security, including:

- **Life, critical illness and family protection**
- **Income protection and accident, sickness and redundancy cover**
- **Private medical insurance**
- **Long-term care planning**

## **Employee Benefits & Employer Protection**

For business owners and employers, Blacktower provides structured advice and ongoing support to help establish and manage employee benefit schemes. Our approach focuses on ensuring arrangements are appropriate, competitive and structured with long-term objectives in mind.



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A sunset over a body of water with mountains in the background. The sky is a mix of orange, red, and blue, with clouds catching the low light. The water in the foreground is dark blue with gentle ripples. The mountains in the distance are silhouetted against the bright part of the sunset.

Financial planning is not simply about managing wealth - it is about creating clarity, making informed decisions, and shaping a future with purpose.

Over time, those decisions build structure, resilience and opportunity, allowing individuals, families and businesses to move forward with confidence.

With experience, perspective and a considered approach, financial planning becomes more than a process, it becomes a foundation for what comes next.



40

1986 - 2026

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## Blacktower Financial Management

[www.blacktowerfm.com](http://www.blacktowerfm.com)

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Regulator & Licence Number: Dubai Financial Services Authority Licence No CL7495

Blacktower Financial Management (International) Limited  
Regulator & Licence Number: Gibraltar Financial Services Commission 3647

Blacktower Financial Management Limited  
Regulator & Licence Number: Financial Conduct Authority 188611

Blacktower Insurance Agents & Advisors Limited  
Regulator & Licence Number: Insurance Companies Control Service (ICCS) – Licence Number: 5101

Blacktower Financial Management (Cyprus) Limited  
Regulator & Licence Number: Cyprus Securities & Exchange Commission (CySEC) Licence Number: 386/20

Blacktower Financial Management (US) LLC  
Regulator & Licence Number: SEC File (registered investment adviser) 801-111088

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