Our Advice, Your Advantage

SINCE 1986

BLACKTOWER

FINANCIAL MANAGEMENT GROUP

The Blacktower group was formed in 1986 to provide personalised wealth management advice and financial services to both individual and corporate clients.

Over the course of our time in business, the group has evolved into a global company, with offices and licenses in various jurisdictions, across the UK, EU, Gibraltar, Cayman, Switzerland, Australia, UAE and the US.

While the footprint of our business has grown and evolved, our core values have remained true to our original ethos: Blacktower provides expertise and knowledge to help clients achieve their personal financial goals.

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Our Knowledge Is Your Peace Of Mind

We want you to be able to make informed decisions about how you handle your financial affairs, and Blacktower is united by our ethos of providing clients with the very best, most relevant information for their individual needs.

Our consultants are based in Blacktower offices in the UK and across Europe but our footprint does not stop there. Continued growth has seen the Blacktower Group expand into markets such as the Cayman Islands, Australia, Switzerland, DIFC and the US.

Blacktower advisers are all highly experienced in their fields and committed to building strong and lasting relationships with our clients; our team members speak fluent English as well as the regional language. You can rely on Blacktower's experience to facilitate clear communication with you and those involved in achieving your financial goals.

If you would like our assistance in securing your financial future, we offer a complimentary, no-obligation review of your financial situation and provide guidance to help you explore your next steps.

Confidence Begins With Understanding

Finding a financial adviser you trust— one who is not limited to a single financial institution and who prioritizes understanding you and your needs is invaluable.

Blacktower is an established and innovative wealth management advisory service offering bespoke financial solutions both internationally and in the UK. Our clients are comprised of individuals, companies, charities, pension funds, and trustees.

We provide tailored assistance based on each client's unique circumstances and objectives. Taking a collaborative approach to wealth management, we develop personalised analyses to understand our clients' requirements, tax considerations, and investment risk preferences. Based on this understanding, we aim to recommend strategies aligned with clients' short, medium and long-term goals, while considering opportunities for tax efficiency and other relevant incentives within each client's jurisdiction.

We offer a range of high-quality investment options, including access to Discretionary Fund Management (DFM) through our carefully selected partners. While we are not a DFM ourselves, we work closely with leading professional investment managers to provide bespoke, tailored portfolios aligned with each client's risk tolerance and investment profile. Our collaborative approach ensures a hands-on and personalised service, helping clients achieve their financial aspirations with expert guidance and strategic investment solutions.

Celebrating Award-Winning Excellence

Blacktower Financial Management is proud to have been recognised with multiple prestigious awards, highlighting our commitment to delivering exceptional service and innovative financial solutions.

Among our accolades, we are honored to hold the title of Most Trusted Wealth Management Service Provider (Europe) from the PAN Finance Awards. Our achievements also include being selected as the judges choice for Company of the Year at the Investment International Awards and receiving recognition as Best Adviser Firm (Europe) at the International Adviser Best Practice Adviser Awards.

Our long-standing presence in Portugal was celebrated with Business of the Year at the Algarve Business Awards, alongside a Lifetime Achievement Award for our founder and Group Chairman, John Westwood. This personal recognition reflects his visionary leadership and the pivotal role he has played in Blacktower's success and ongoing growth.

Group Managing Director Gavin Pluck notes:

"These awards demonstrate the trust our clients place in us and the unwavering dedication of our team to delivering outstanding results across the globe."

Chairman John Westwood adds:

"It's deeply rewarding to see both our organisation and my own contributions acknowledged. These accolades inspire us to continue striving for excellence, wherever our clients need us."

Our award-winning approach is rooted in expertise, innovation, and an enduring commitment to empowering clients to achieve their financial goals with confidence.

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.”

Holistic Financial Planning In A Changing Landscape

At Blacktower Financial Management, we understand how vital it is to adapt to changes. Our holistic financial planning approach takes into account every aspect of your financial life, ensuring you are well-prepared for an evolving economic landscape.

Holistic financial planning goes beyond investing or retirement planning—it considers your entire financial situation. By aligning your financial goals with your personal values, needs, and future aspirations, we help you create a strategy that works cohesively across all areas. This comprehensive approach ensures that every element of your finances is synchronized to support your long-term financial well-being.

What Does Holistic Financial Planning Cover?

- Cash Flow and Budgeting
- Debt Management
- Retirement Planning
- Investment Planning
- Tax Planning
- Insurance Planning
- Estate Planning
- Education Planning
- Risk Management

Key Benefits of Holistic Financial Planning:

- **Comprehensive Approach:** It's an all-encompassing view, so no aspect of your financial life is overlooked.
- **Personalized:** Tailors recommendations to your specific needs, goals, and life situation.
- **Alignment with Life Goals:** Ensures your financial decisions align with what truly matters to you, whether it's retirement, buying a home, or providing for your family.
- **Financial Confidence:** Helps you feel secure, knowing all aspects of your financial life are being addressed and worked towards collectively.
- **Proactive Adjustments:** Provides ongoing monitoring and adjustments to your plan based on life changes or shifts in goals.

In essence, holistic financial planning is about building a solid, integrated financial strategy that addresses both immediate needs and long-term goals, helping individuals or families achieve financial security and peace of mind.

Make Something Wonderful Happen

Making regular contributions to a savings vehicle as early as possible is key to enjoying the benefits of compound growth over the long-term.

Building assets is a core part of many wealth management plans. However, simply depositing money into a bank account is unlikely to ever produce returns above inflation rates.

Blacktower helps its clients accumulate capital through the utilisation of innovative and flexible monthly savings vehicles that are heavily geared towards growth.

Our approach leverages a diverse range of international product providers, allowing us to offer impartial financial advice. Our only priorities are the wealth management objectives of our clients.

Whatever your daydreams, Blacktower can help you realise the growth potential of your monthly savings; whether you wish to:

- Boost your retirement savings
- Plan for education fees
- Travel the globe
- Leave a legacy
- Take up a new hobby
- Retire abroad
- Protect yourself in the event of a rainy day (such as ill-health or unemployment)

We help you develop a savings strategy tailored to your needs, circumstances, objectives, and risk tolerance.

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Providing bespoke and corporate financial planning since 1986

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Bringing Confidence To Your Decision Making

Blacktower's pension specialists can review your retirement investment portfolio and provide guidance to help you make informed decisions.

Whether you are a member of a UK defined benefit pension scheme with a cash equivalent transfer value (CETV) or have contributed to multiple workplace pensions over a varied career, our international pensions advisers can help create tailored solutions designed to align with your retirement goals.

There are many international pension transfer options available. Blacktower can assist with a range of services, including:

- Reviewing your pension transfer eligibility.
- Providing advice on international transfer options.
- We provide advice on retirement planning

- SIPPs - Self invested personal pension
- QROPS - Qualifying recognised overseas pension scheme
- QNUP - Qualifying non-UK pension schemes

Note: International pension transfers may involve complex tax, currency, and regulatory considerations which may impact the suitability of a transfer. Clients should seek professional advice to fully understand the implications and whether a transfer aligns with their financial goals.

Effective Solutions Wherever In The World You Find Yourself

Finding reliable financial planning and savings strategies as a U.S. Taxpayer living abroad can be challenging. At Blacktower, we held clients navigate complexities of international retirement planning with tailored guidance.

Retirement shouldn’t simply be reached; it should be enjoyed to its fullest and we make it our goal to assist our clients in structuring their financial assets in a way that supports tax-efficient income during their retirement years.

If you are a U.S. citizen or resident alien living abroad, you are still subject to U.S. Tax laws, including requirements for income, estate, and gift tax filings as well as reporting foreign financial accounts. Understanding these obligations is crucial for effective financial planning.

Blacktower provides guidance on international retirement and pension planning for U.S. Citizens and resident aliens.

Our US retirement solutions specialists can help with all of the following:

- **FBAR:** We help clients understand their obligations related to FBAR (FinCEN Form 114) and develop tax-efficient financial strategies in compliance with U.S. regulations.

- **Passive Foreign Investment Companies (PFICs):** Many non-U.S. investment funds are classified as PFICs, which can carry tax consequences. We provide insight into the implications of PFIC investments and strategies for managing them effectively.

- **Foreign Account Tax Compliance Act (FATCA):** We assist clients in understanding FATCA requirements and help ensure their financial planning aligns with compliance obligations.

Our Funds To Meet Your Need

To be truly effective as an investor in today's economy you need a diverse global approach to your portfolio in order to maximise opportunities for long-term capital growth.

All three Nexus Portfolios are actively managed to ensure ongoing and prudent management of your wealth. There are three categories of portfolio, each weighted differently depending on the goals of the international investor.

Nexus Global Solutions Portfolio

The Nexus Global Solutions Portfolio is designed to protect and increase wealth over the medium-term, irrespective of market conditions. An understanding of macro economic conditions together with detailed research into individual securities is used to construct a diversified, highly liquid portfolio, able to adapt to a broad range of market conditions.

Key features:

- Multi-asset approach with exposure to cash, fixed interest, equities and alternatives
- Exposure to a wide range of growth and defensive assets

Nexus Global Dynamic Portfolio

The Nexus Global Dynamic Portfolio is an actively managed, globally diversified, equity portfolio. The aim is capital appreciation.

Key features:

- Capital growth through investments in global equity markets
- Exposure to major developed economies and, selectively, to emerging economies
- Highly liquid equity portfolio
- Dynamic asset allocation

Nexus Global Cautious Portfolio

The Nexus Global Cautious Portfolio is an actively managed, globally diversified, multi-asset class fund. The aim is growth over the medium term, with a dual focus on capital protection as well as capital appreciation. The Cautious fund is intended to create a lower-risk investment opportunity that still delivers a good return.

Key features:

- Long only investment strategy
- Highly liquid portfolio primarily invested in investment grade sovereign or corporate bonds
- Highly diversified
- Accumulation units only

Regardless of which portfolio is appropriate for you, you can be assured that your wealth will be invested in highly liquid securities, with the twin objectives of capital growth and wealth preservation. Strategically, the portfolios are positioned to take advantage of the opportunities presented by the global financial markets and to minimise the impact of inflation.

The Nexus range of portfolios are forward looking, identifying themes and trends as part of our long term approach to building and preserving your wealth. Being a responsible investor is part of our process and we are committed to our role as steward of your assets.

The Nexus portfolios are operated by Oakglen Wealth Management, one of the UK's largest independently owned investment management firms.

More Than Just Advice

With Blacktower by your side, you gain access to specialists offering a range of tailored financial services designed to meet your needs. Whether you are a UK-based individual or business, we provide support and guidance to help you achieve your financial objectives.

Wealth management is at the heart of the Blacktower offering. Our clients benefit from strong relationships with their financial advisers, which enable the development of tailored investment portfolio solutions. These solutions are built on thorough research and strategic planning, aiming to address the evolving needs of individuals and adapt to changing market conditions.

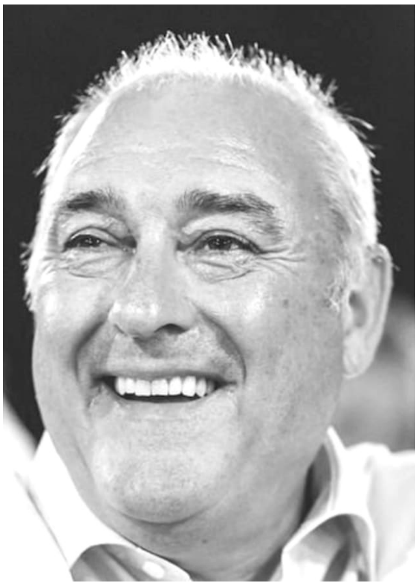
Note: Investments carry risks, including the potential loss of capital. It is important to seek professional advice to ensure that financial solutions align with your unique circumstances.

We also offer a range of additional services, to support you at every step of your financial planning journey. These include:

Mortgage Solutions: Help from Blacktower can reduce problems relating to buying property, whether in the UK or abroad. Effective planning can reduce the cost of borrowing. We make things simpler, whether you are re-mortgaging, buying to invest, looking for development finance or trying to secure an expat mortgage.

Protection Policies: Protection policies provide essential insurance whether it is for the benefit of family and loved ones or to ensure the financial security of a business. Blacktower can assist with a range of policies, including Life, Critical Illness & Family Protection Policies; Income Protection & Accident, Sickness & Redundancy policies; Private Medical Insurance; and Long Term Care.

Employee Benefits & Employer Protection: Blacktower can provide a complete management service to ensure the most appropriate scheme for tax-efficiency.



“Whatever your circumstances or wealth management needs, we believe we have the solutions for you.”

John Westwood, Group Chairman

Our work is led by our Group Chairman John Westwood, who is proud to be one of the firm’s founders.

“My message is simple; we are one of the longest standing International Wealth Management companies in the market today. My colleagues and I have amassed many years of experience in financial services.”

“Within our corporate DNA we are proud to ensure our clients objectives are of the forefront of our work, within our huge geographic footprint – we have an infrastructure that allows us to passport our experience and services into the locations where you are based – therefore complying with the strict rules and regulations set down on us by Regulators. We become a part of the expatriate community, residing and socialising. And through this process, we gain a full and clear understanding of what is required to live and/or retire regardless of where you choose to live.”

Contact Blacktower today so that we can welcome you into our community. We will take the time to understand your needs and provide you with the confidence to move forward with your financial planning and long term goals. We put your interests first – always.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Regulator & Licence Number: Gibraltar Financial Services Commission 3647

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Regulator & Licence Number: Financial Conduct Authority 188611

Blacktower Insurance Agents & Advisors Limited
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Regulator & Licence Number: Cyprus Securities & Exchange Commission (CySEC) Licence Number: 386/20

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