

Our advice, your advantage



BLACKTOWER  
FINANCIAL MANAGEMENT GROUP

The Blacktower group was formed in 1986 to provide independent wealth management advice and bespoke 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 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

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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 situation.

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, 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. This means you can have every confidence in Blacktower's ability to communicate with you, as well as those who are important to the realisation of your financial goals.

If you would like our assistance in securing your financial future, we can conduct a complimentary, no-obligation review of your finances and provide you with an advice report on which to base your next steps.

## Confidence begins with understanding

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Finding a financial adviser you trust, who is independent of any financial organisation, and who really understands you and your needs, is truly golden.

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

Unlike many 'one size-fits-all' firms, we are able to offer truly bespoke assistance, covering a range of areas. We take a collaborative approach to wealth management. This helps us achieve a highly personalised analysis of each client's circumstances and objectives. By understanding our clients' requirements, tax considerations, and attitudes to investment risk, we are able to recommend a range of investments designed to provide tax-efficient growth and income in the short, medium, and longer term, while all the time also understanding the various incentives and initiatives that might benefit clients within their relevant financial jurisdictions.

We offer a range of first class investment options for our clients that include access to Discretionary Fund Management where appropriate with bespoke, tailored portfolios aligned to a clients' attitude to risk and investment profile. Our partnership with NPML (Nexus Portfolio Management Limited) delivers a truly hands on and personalised service exclusively to clients of the Blacktower Group.

## Make something wonderful happen

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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 takes advantage of international product providers, and because we are an Independent Financial Advisory firm, we do this impartially, without any conflict of interest. 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 can help you make sure your regular savings are working hard for you in the longer term. We will identify and recommend the most appropriate solutions for your individual needs, circumstances, objectives, budget and risk profile, so you can save with confidence.



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Providing bespoke and corporate  
financial planning since 1986



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## Bringing confidence to your decision making

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Blacktower's pension specialists can review your retirement investment portfolio and help you to maximise your pension pot.

Whether you are a member of UK defined benefit pension scheme with a substantial cash equivalent transfer value (CETV) or you have paid into a range of workplace pensions over a varied career, our international pensions advisers can help you achieve innovative and bespoke solutions that will provide you with security and benefit during your retirement years. There are many international pension transfer options available. Blacktower can assist with all of the following:

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

For many, a SIPP offers unparalleled pensions investment flexibility. Attractive to both those based in the UK and those residing abroad, SIPPs offer a large degree of tax efficiency.

Both QROPS and QNUPS transfers offer flexibility, the potential for tax efficiency, and the opportunity for investment diversity.

When considering a pension transfer, professional advice is crucial. Blacktower has many years of experience helping our clients make retirement wealth plans that really work.

## Effective solutions wherever in the world you find yourself

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Finding straightforward and trustworthy savings options and financial advice for US tax payers who live abroad doesn't need to be complex, Blacktower can make planning for the future less of a challenge.

Retirement shouldn't simply be reached; it should be enjoyed to its fullest and we make it our priority to help our clients create assets during their working lives which can continue to produce tax-efficient income during retirement.

If you are a U.S. citizen or resident alien living abroad, the rules for filing income, estate, and gift tax returns and paying estimated tax are generally the same as if you were residing in the United States.

Blacktower is able to assist with all aspects of retirement and pension planning for US citizens and resident aliens.



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

- **FBAR:** We can help with FBAR and Form 114 regulatory and tax planning issues to assist clients in finding the retirement solution that works best for them.
- **Passive Foreign Investment Companies (PFICs):** A PFIC is, in broad terms, any non-US company or fund that does not distribute income to the US on an annual basis. These non-US funds can attract punitive-seeming penal tax charges and reporting responsibilities. Efficient management of PFICs can be crucial to effective US retirement financial planning.
- **Foreign Account Tax Compliance Act (FATCA):** We can help with compliance and efficiency retirement planning concerns as they relate to FATCA.

US retirement solutions



## A very bright idea

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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 Income Portfolio

### Key features:

The Nexus Global Income Portfolio is weighted to minimise risk and maximise returns. Investment is made into sustainable businesses where the model, dividends and bond coupons increase the likelihood of investors robustly surviving any downturn of financial markets.

- Targeted income of 4-4.5% p.a. paid twice-yearly
- Income and Accumulation units
- Highly liquid equity portfolio
- Long only investment strategy

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 Quilter Cheviot Investment Management, one of the UK's largest independently owned investment management firms.

# In-house Discretionary Fund Manager

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Nexus Portfolio Management Limited (“NPML”) is a boutique investment manager providing an in-house discretionary investment management service to clients of the Blacktower Financial Management Group (“BFMG”) through its partnership with Nova Wealth Limited (“NWL”). This exclusive service means that BFMG’s clients are benefitting from a 15 year pedigree and uncompromising commitment to achieving the best possible risk-adjusted returns, coupled with custodial services provided by one of the world’s foremost tier one custodians.

The addition of NPML to BFMG’s service offering significantly enhances the group’s in-house capabilities and truly cements its footprint offshore as the market-leading independent financial services firm.

As a client of NPML through BFMG, you can expect:

- A truly flexible, hands-on and personalised service.
- Active investment management with a focus on capital preservation and risk management.
- A range of model portfolios in each of the major currencies available in low, medium and higher risk strategies.
- Bespoke investment portfolios (for portfolios of a requisite size).
- A detailed, personalised investment proposal.
- Personal access to our investment team for complex queries.
- Monthly investment updates.
- Comprehensive and transparent reporting.
- Competitive fees relative to industry and pricing benefits from our offshore location (i.e. no VAT).
- Long-term outperformance relative to peers.

## DISCRETIONARY INVESTMENT MANAGEMENT SERVICES

Our discretionary service is highly flexible and brings the full capabilities of our global experiences and expertise to your portfolio. We provide a tailored investment solution wherein we formulate an appropriate strategy based on our understanding of your individual investment parameters, circumstances, aspirations and risk profile. Our modular portfolios are constructed to cater for a range of risk mandates, and can be based in Sterling, US Dollar or Euro



These actively managed portfolios have a strong history of success in all market conditions and show sustained outperformance against peers. Although there are upper limits regarding risk asset allocations within each model portfolio, we retain full freedom on portfolio construction depending on the market conditions, in line with our focus on risk management and capital protection.

## BROKERAGE & CUSTODIAL SERVICES

Our brokerage service is for those clients who only wish to custody their assets with us, and execute transactions through us. We will not recommend any transactions to you or give any investment advice. We do, however, still provide full online access as well as valuations quarterly. Our global custodian is one of the world's foremost tier one custodians and has earned distinction as an industry leader.

## RISK REPORTING

Risk analysis and management is fundamental to our investment process. We analyse the risk and performance of client portfolios, as well as underlying investments, using MATLAB, which is industry leading financial technology used by the top ten US commercial banks and 11 of the top 15 hedge funds. We can provide risk analysis reports to our clients, as well as third party trustees and institutions.

Disclaimer: This information is provided for illustrative purposes only and should not be regarded as a solicitation, investment or any other advice or offer or a recommendation to buy, sell or otherwise deal with any particular investment and/or service of NPML. The investments and services described above may not be suitable for all investors and if you have any doubt about the suitability of investments you should take independent advice from a qualified source.

The distribution of NPML investment products and the offering of such services may be restricted in certain jurisdictions. Private investors should contact their financial adviser for more details on any of the products featured. It is the responsibility of any person in possession of this document to inform themselves of, and to observe, all applicable laws and regulations of any relevant jurisdictions. Prospective applicants for investment services should inform themselves as to the legal requirements and consequences of applying for, holding and disposing of such investments and any applicable exchange control regulations and taxes in the countries of their respective citizenship, residence or domicile.

Nexus Portfolio Management Limited (NPML) is licensed by the Guernsey Financial Services Commission.

NPML is registered in Guernsey 67291 / Registered Office: PO Box 488, Anson Court, La Route des Camps, St Martin, Guernsey, GY1 6BR

## More than just advice

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With Blacktower by your side you have specialists offering a range of home-grown services cultivated just for you. Whether you are a UK-based individual or a business, we can help.

Wealth management is at the heart of the Blacktower offering. Clients enjoy strong relationships with their financial advisers and this leads to the provision of bespoke investment portfolio solutions based on research and strategic planning to meet the changing needs of the individual and the markets.





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.

## Additional services



# Bespoke investing led by experts

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Finding the portfolio fit that's right for you.

Blacktower's experienced team of international financial advisers provide a comprehensive and expert-led Discretionary Fund Management (DFM) and Custodial services for investors, professional trustees, regular savers, retiring expats and more.

- [Range of services for like-minded professionals](#)

From the Blacktower office in Grand Cayman, we provide specialized services for mid-sized banks, financial institutions, and a professional organization so they can offer custom investment solutions to clients with very specific needs.

- [Execution Services](#)

If a client wishes to manage their own portfolio we will execute trades on their behalf. They will be able to access global markets including:

- 36 world exchanges
- 35 CFD markets
- Forex
- Precious metals, futures, options and commodities

- [Fixed Income Access](#)

Clients are able to benefit from Blacktower Cayman's broad range of fixed income access across the globe, either through discretionary management or direct execution. For liquid investments that can help mitigate the effects of market volatility, a diversified bond portfolio of fixed income can be built.



## Prestigious financial award

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We are delighted to announce that we have been awarded PAN Finance's Most Trusted Wealth Management Service provider award for companies based in Europe. The award recognises the prestigious reputation of the firm and the outstanding quality of service provided to their clients by the group's advisers.

**"It is a great honour to be recognised as one of Europe's most trusted financial firms, and demonstrates the importance of providing a consistent, outstanding service, where the client is always prioritised"** asserts Group Managing Director, Gavin Pluck. **"This award win is representative of yet another milestone in Blacktower's growth and positioning as a global brand".**

PAN Finance is a print and online journal providing up-to-date insights into developments in the financial world. With offices situated all over the globe, they have an extensive readership base of over 200,000 across 150 different countries.

PAN Finance asserts that 'the PAN Finance Awards Programme was established to be a true indicator of excellence. Identifying organisations and individuals that have excelled in their respective fields, allows Pan Finance to shine a spotlight on and applaud leading examples of best practice.

John Westwood, Chairman of Blacktower Financial Management, comments: **'we are delighted to have our contribution to the wealth management landscape acknowledged and celebrated by such an established publication. This award is testament to the fact that despite our exponential growth in the last few years, we have been able to maintain the outstanding level of service that is so intrinsic to our brand'.**







## For when your feet aren't on dry land

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Blacktower provides a range of Yachting Financial Solutions geared towards the needs of yachting crew members who spend a large proportion of their time away at sea.

Our experts, across all our regional offices, provide a range of Yachting Financial Solutions geared toward the needs of high net worth individuals and yacht crew members. From our unique Seafarer Bank Account to the building of offshore savings plans for groups of seafarers; and from yacht crew mortgage solutions to seafarer's unique investment and insurance needs, whatever your ocean-going lifestyle, we have a range of solutions geared to your particular needs.

Our clients benefit from expertise and knowledge to help seafarers prepare for a prosperous and secure financial future. Areas of expertise include the following:

- Seafarer's Financial Advice
- Seafarer's Bank Accounts
- Savings Plans
- Yacht Crew Mortgage Solutions

Our experience, qualifications and knowledge are there to match you with the products and services that are best suited to your circumstances.



“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 establish branches, with 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.



## Our Offices

Algarve  
Australia  
Barcelona  
Cayman Islands  
Costa Blanca  
Costa Calida  
Costa Del Sol  
Cyprus  
Denmark  
France  
Germany  
Gibraltar  
Lisbon  
Madrid  
Malta  
Miami  
The Netherlands  
New York  
Sweden  
Switzerland  
Trinidad & Tobago  
UK



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FINANCIAL MANAGEMENT GROUP



# BLACKTOWER

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## Blacktower Financial Management

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

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

Blacktower Cayman Limited  
Regulator & Licence Number: Cayman Islands Monetary Authority Licence No 896523

Blacktower Financial Management (Switzerland) Sarl  
Certificate of membership of ARIF 3180  
Regulator – FINMA

Blacktower Financial Management Australia PTY Limited  
Regulator & Licence Number: Australian Securities and Investments Commission's (ASIC) 422409