

Our advice, your advantage



UK



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 licensed in various jurisdictions, across the UK, EU, Gibraltar, Cayman, Switzerland, Australia, the 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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BLACKTOWER
FINANCIAL MANAGEMENT GROUP





“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. 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 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 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, the UAE 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.

Empowering Finance with Integrity and Expertise

At Blacktower Financial Management, we are committed to providing superior financial solutions, underpinned by a set of core principles that reflect our dedication to excellence, integrity, and client satisfaction.

Tailored Approach: Recognising the individuality of each client, Blacktower Financial Management offers bespoke financial strategies. Our approach is meticulously designed to align with your personal goals, ensuring solutions which truly resonate with your financial aspirations.

Transparency: We believe in the importance of clear, honest communication. At Blacktower, transparency is not just a policy; it's a practice. We keep you informed about every aspect of your investments, ensuring you have the clarity and understanding necessary to make empowered decisions.

Independence and Market-Wide Insight: Our independence in the financial market is our strength. It allows us to provide unbiased advice, leveraging our extensive knowledge and experience to navigate a broad spectrum of financial products and services. This approach ensures we identify the best possible outcomes for our clients.

Expert Collaboration: Our network of financial experts, from tax consultants to legal advisers, play a crucial role in our comprehensive wealth management strategy. This collaboration ensures that all aspects of your financial life are considered and managed with professional expertise.

Consistency Across Borders: Whether you are resident in the UK, planning to move abroad, or returning home, our consistent, high-quality service remains steadfast. We understand the complexities involved in different life stages and tailor our services to provide seamless financial management, regardless of your location.

Building Lasting Relationships: At the heart of Blacktower's philosophy is the commitment to nurturing long-term relationships with our clients. We invest time in understanding your financial journey, ensuring our services evolve alongside your changing needs and aspirations.

Focused Services for UK Corporates: Blacktower Financial Management offers specialised services for UK Corporates. We understand the intricacies of corporate financial management and provide tailored strategies that align with our core principles, ensuring your corporate wealth is managed effectively and efficiently.

Confidence begins with understanding

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, 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, including our partnership with NPML (Nexus Portfolio Management Limited) which delivers a truly hands on and personalised service exclusively to clients of the Blacktower Group.

Bringing confidence to your decision making

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 advisers can help you achieve innovative and bespoke solutions that will provide you with security and benefit during your retirement years. There are many pension 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 your pension, professional advice is crucial. Blacktower has many years of experience helping our clients make retirement wealth plans that really work.

Blacktower do not hold the relevant permissions to advise on defined benefit pension transfers, and therefore we work with an independent FCA authorised Pension Transfer Specialist.

More than just advice

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.

Equity Release: Exploring your equity release options can significantly boost your financial flexibility in retirement. Our team of expert advisers is here to offer bespoke guidance, perfectly tailored to your individual needs. Specialising in both lifetime mortgages and home reversion plans, we provide personalised advice to ensure that your choices are in harmony with your long-term goals and lifestyle ambitions. Our commitment is to simplify the complexities of equity release, empowering you to unlock the value tied up in your home confidently, whilst also safeguarding your future well-being and legacy. Whether you aim to enhance your retirement income, fund future endeavours, or simply enjoy a more comfortable retirement, our equity release services are crafted to give you peace of mind and security.

Equity Release can reduce the value of your estate and effect your ability to claim certain means tested benefits. To fully understand the features and risks please ask for a personalised illustration.

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 and Family Protection Policies; Income Protection and Accident, Sickness and 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.

Inheritance Tax Planning & Mitigation: We offer expert Inheritance Tax (IHT) Mitigation services, designed to safeguard your legacy and ensure your wealth is preserved for future generations. Our tailored strategies encompass comprehensive assessments of your financial landscape, utilising allowances, reliefs, trust planning, lifetime gifts, and insurance solutions to minimise IHT liability effectively. With a focus on proactive and forward-thinking estate planning, we navigate the complexities of IHT, ensuring peace of mind and securing your family's future. Whether your estate is above or below the 325,000 threshold, our dedicated advisors provide bespoke advice and strategies, aimed at optimising your estate's tax efficiency and ensuring your legacy endures according to your wishes.

Estate Planning, Inheritance Tax Planning and Tax Planning are not regulated by the Financial Conduct Authority.

Our People



Peter Salkeld
UK Managing Director (Joint)

Having grown-up in the industry, and after completing a Business Management Degree at Cardiff University, Peter decided to formally enter the world of Financial Services in 2011, later joining Blacktower Financial Management in the UK as a Trainee Financial Planner. Upon securing his industry qualifications, Peter became a Financial Planner, progressing to become a Senior Financial Planner, then Associate Director (2021) and in 2023, joining the Board of the UK business and accepting the position of Joint Managing Director (UK).

Peter is the true definition of a “Home-Grown Adviser” and has been intrinsically involved in shaping and designing the practices of the BFM UK, seeing the business through the changes brought about by RDR, SM & CR, Appointed Representatives Supervision Regime and more recently preparing our Consumer Duty implementation plans.

In addition to his managerial responsibilities, Peter is proud to maintain and develop a significant client book, one which is built on principles of transparency, commitment, and enthusiasm.



Ritchie Salkeld
UK Managing Director (Joint)

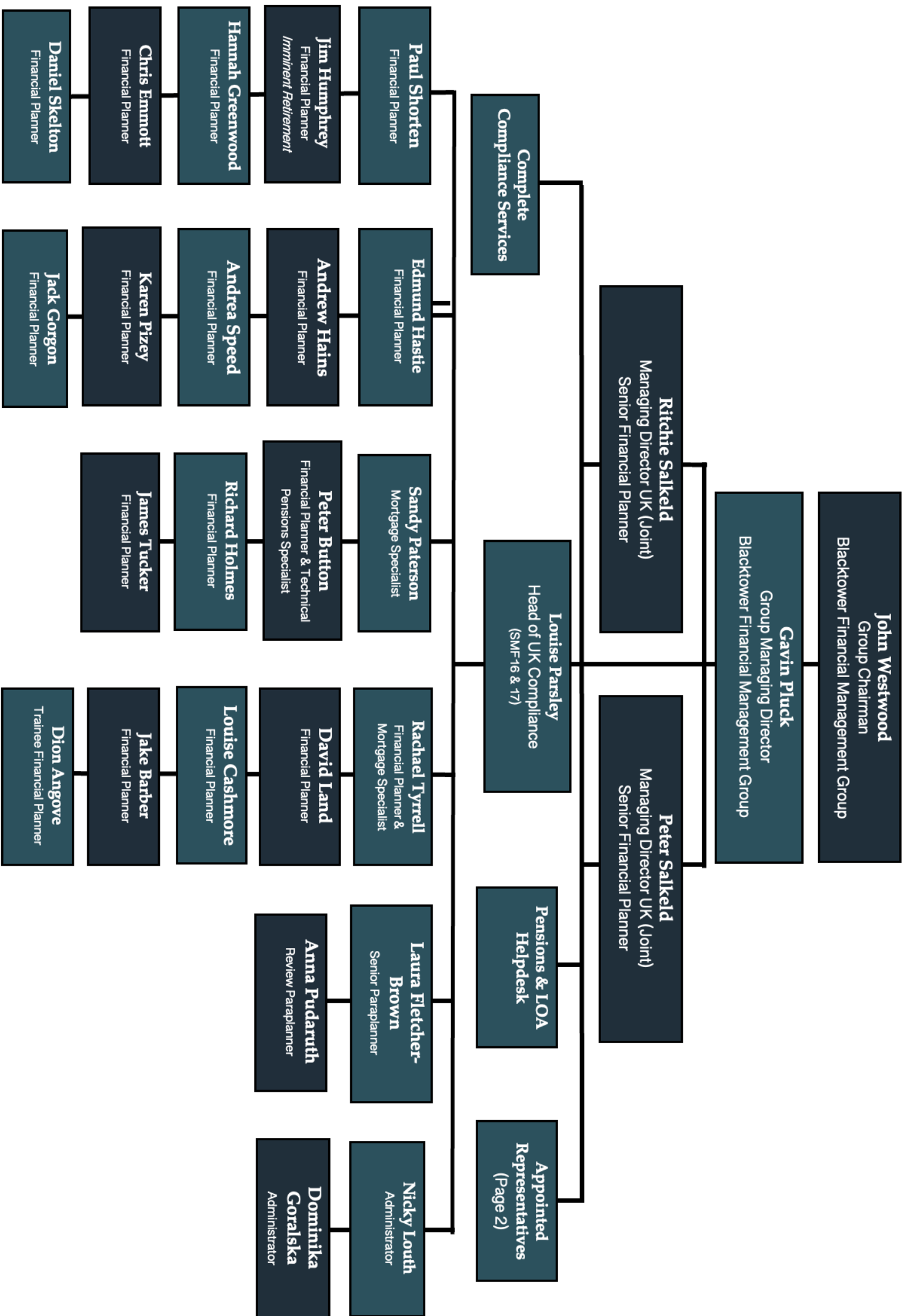
Ritchie has devoted his entire career to the UK Financial Services industry, and is something of a cornerstone for the sector. His journey began in the North-East of England, working with renowned entities such as Guardian Royal Exchange, Legal & General, and Provincial (later Prolific). Seeking new opportunities, Ritchie, along with his young family, relocated to the South East. There, he joined a Life and Investment Company and became a Region Manager for Prolific, based in Surrey. It was in this role that he first encountered John Westwood, the Group Chairman of Blacktower Financial Management.

As the financial services market evolved, Ritchie identified a significant opportunity and decided to establish his own Independent Financial Adviser (IFA) practice. This venture proved highly successful, running for over two decades.

In 2011, Ritchie's firm merged with Blacktower Financial Management Ltd, leading to his appointment as Managing Director in the UK. Today, he shares this role with his son, Peter.

Ritchie is a firm believer in the power of strong relationships. He has built a well-established client network, maintaining connections with many for over 30 years. His expertise has not only retained these relationships but also extended them to second and even third-generation clients. His focus has always been on helping preserve and grow wealth and assets, ensuring they are passed on appropriately.

His love for the profession has not waned; Ritchie's enthusiasm remains as vibrant today as it was when he first entered the financial services industry. His passion for his work continues to be a source of inspiration.



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 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.



BLACKTOWER
FINANCIAL MANAGEMENT GROUP



Our Offices

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

The value of investments can go down as well as up.

Blacktower Financial Management Limited is authorised and regulated by the Financial Conduct Authority in the UK.





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Blacktower Financial Management

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Regulator & Licence Number: Financial Conduct Authority 188611

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

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