



Compass Financial

# No two *clients* are the same

At Compass Financial, we add value to your current and future financial direction. We provide a tailored personal service and advice on investments, retirement planning, and wealth management. We're here to help you.


[Get in touch today](#)


Manage your wealth and  
investments including ISAs

*clients*



Plan for retirement—  
individual and corporate

*destinations*



Keep your wealth in the family with  
inheritance tax planning

*families*



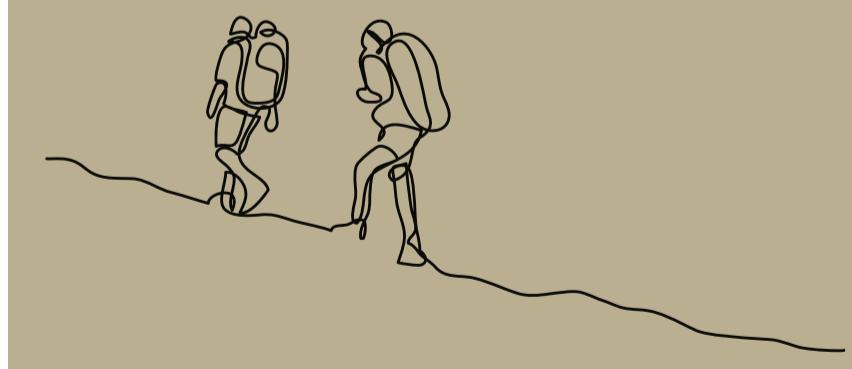
Build your savings over short,  
medium, and long terms

*journeys*



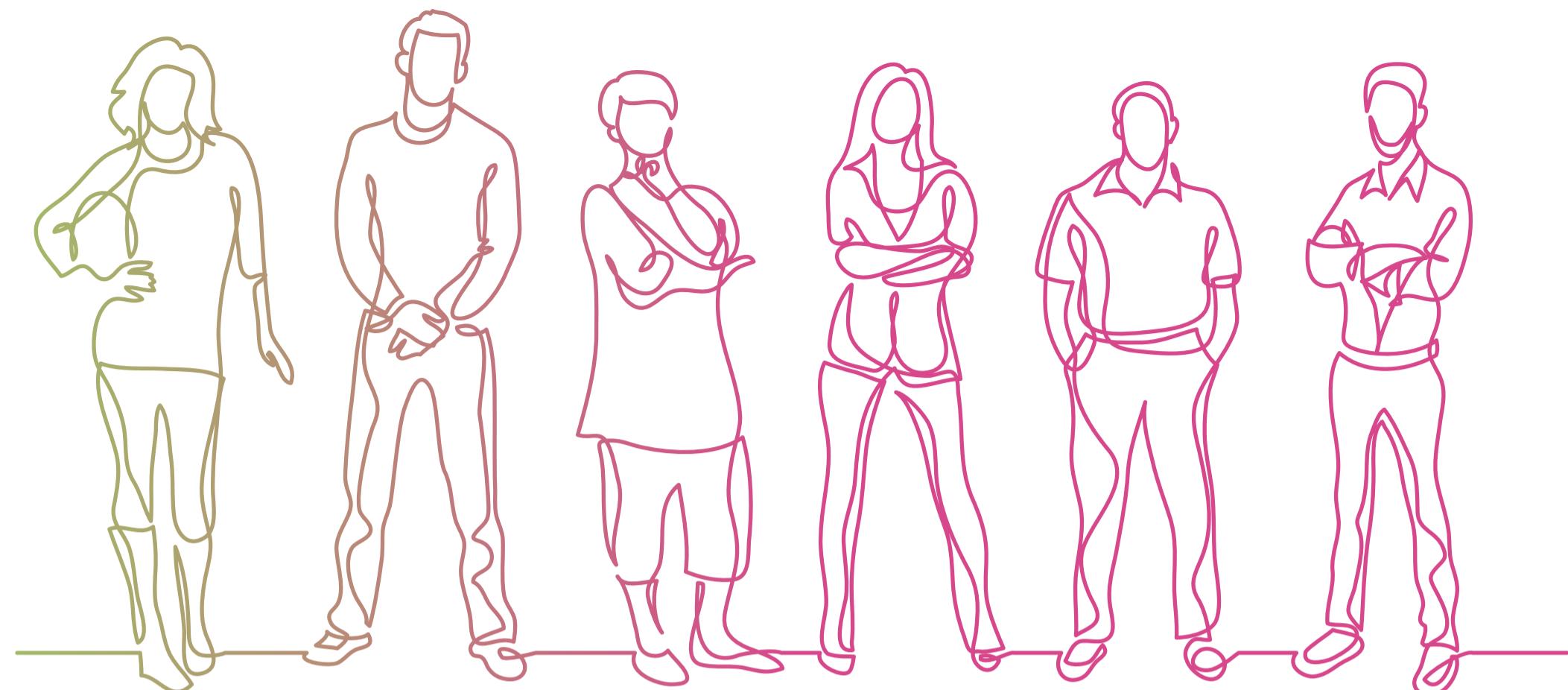
Protect against unforeseen circumstances  
with the right insurance

*circumstances*



Achieve your financial and lifestyle  
objectives by goal setting

*dreams*



## Four steps to achieving financial peace of mind



### Meet

Meet one of our experienced advisers so we can learn more about each other and decide if we can work together.

### Plan

A comprehensive financial report includes all aspects of your financial position, including savings and investments.

### Agree

We'll meet to discuss your plan, agree which elements to take forward, how we'll manage it and how often we'll review it.

### Review

Reviewing and keeping you updated at intervals as the new arrangements take shape.

For a free initial consultation

Call 01824 330 010

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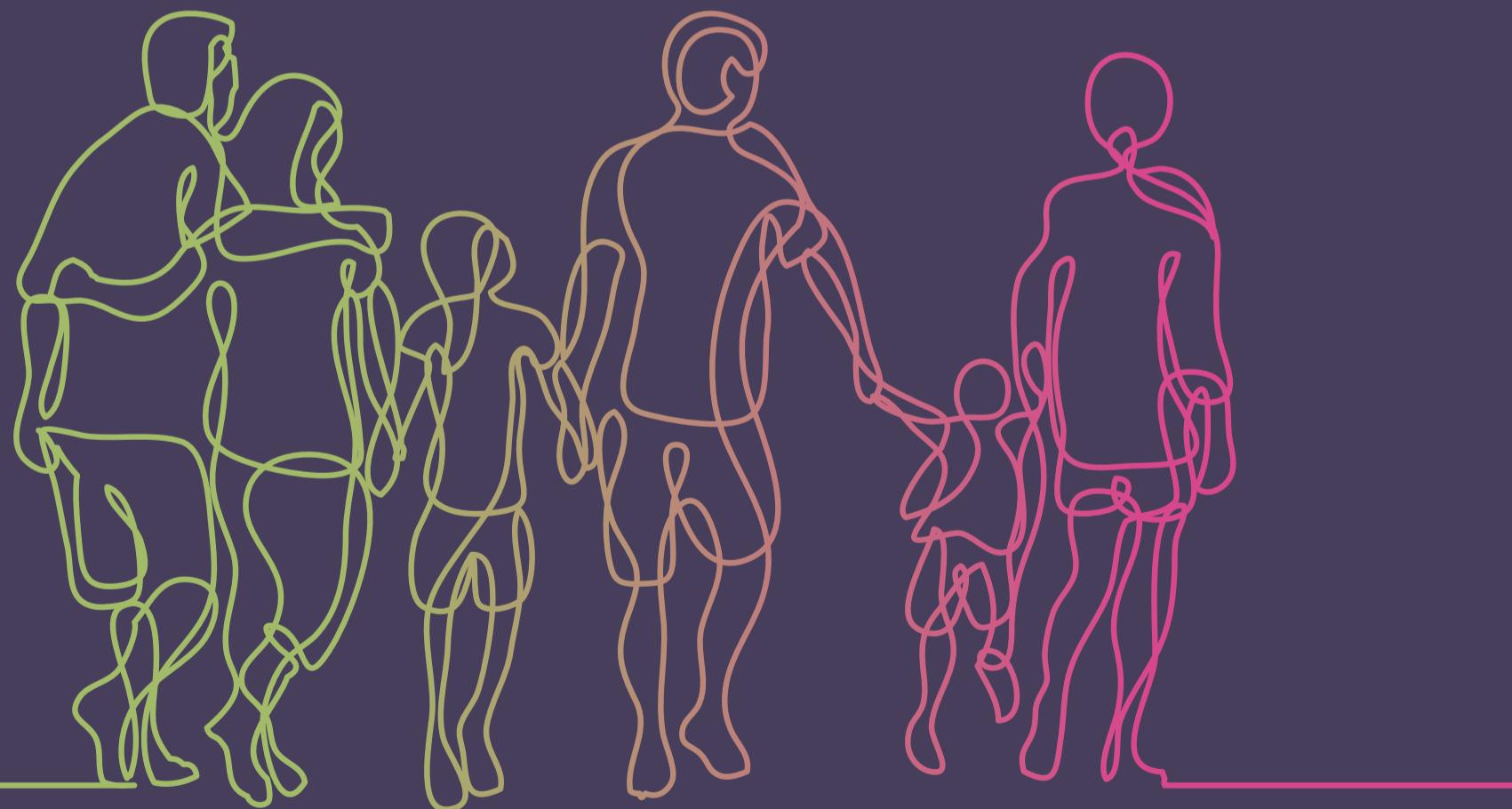
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Investments

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Retirement

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Tax

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Savings

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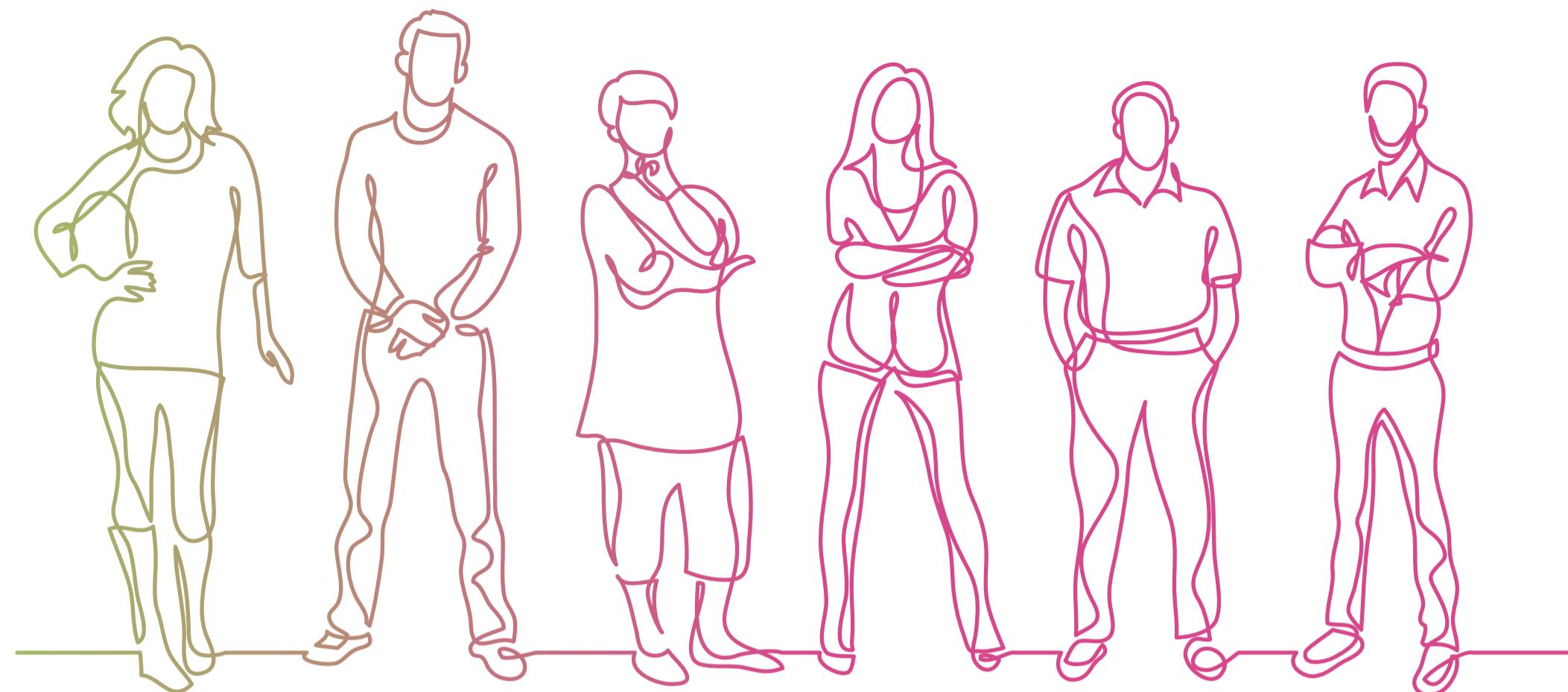
Insurance

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Goal setting

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Protect against unforeseen circumstances with the right insurance

We're experienced insurance specialists, so we'll help you protect yourself, your family, or your staff against unforeseen circumstances. We'll consider a range of cost-effective and tailor-made insurance solutions which give you peace of mind.

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Investments are important tools for protecting  
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We'll ensure you maximise investment  
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We help people understand pensions and retirement by assessing your current situation and listening to your plans for the future. We'll develop a plan for your retirement goals which will ensure you live comfortably when you retire.

For the majority of our clients, a pension portfolio represents the largest percentage of accumulated wealth. Whether you're accumulating your portfolio or have retired and want to maximise your income, we'll ensure your pension is efficiently managed day-to-day to maximise the return on your investments.

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Achieve financial and lifestyle  
objectives by goal setting

Our advisors will help you set financial goals and devise a strategy for achieving them. Their process involves determining your short, medium, and long-term goals and then devising a plan to make them a reality.

The next five years will be very different to the previous five years and your financial goals may change. Our advice will help you maximise every opportunity when changes happen. It will keep you moving forward towards achieving your financial and lifestyle goals.

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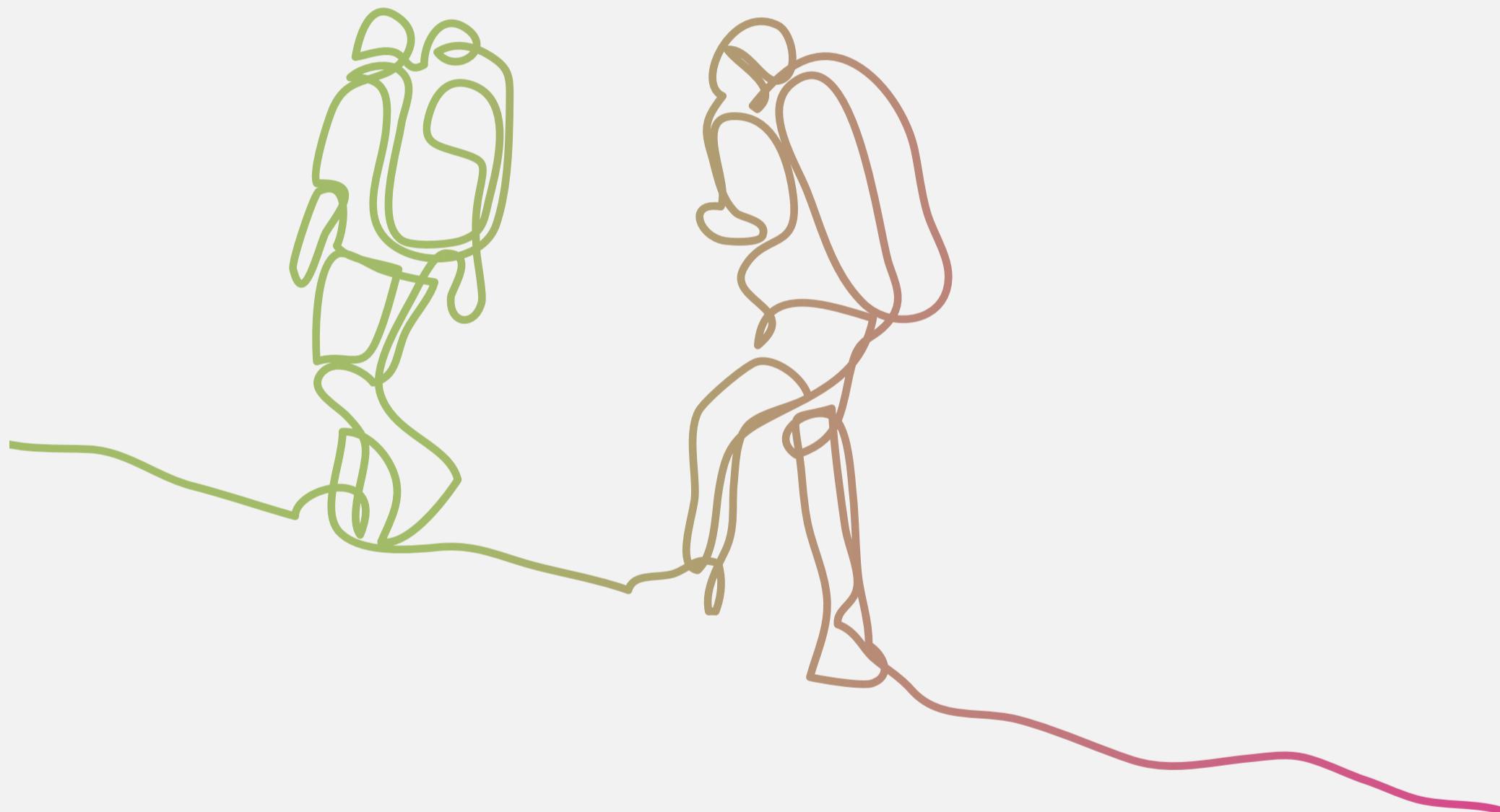
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No two *families*  
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Keep your wealth in the family with  
inheritance tax planning

Inheritance tax and passing on your wealth to your loved ones is a complex subject. Our team of advisors will help you to understand how to minimise your liability and maximise the amount you leave to your loved ones in cost effective and tax efficient ways.

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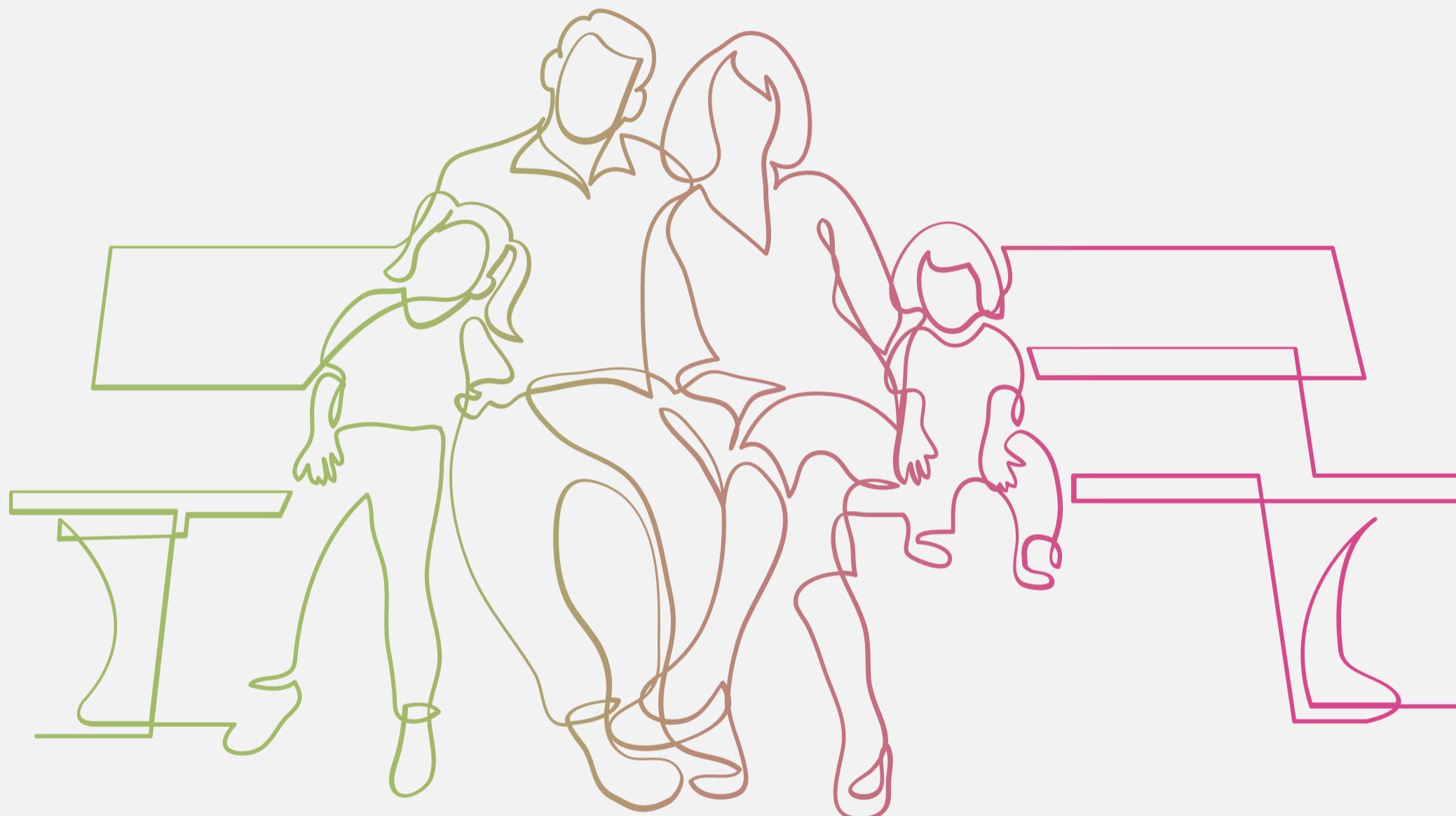
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Build your savings over short,  
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Savings can be a first step in ensuring your financial security, to help you cope with changes to your circumstances both now and in the future. Our advisors will help you to plan your savings, achieve financial goals, and reduce debt. We'll tailor our advice to help you achieve your savings goals in the most cost effective, investment and tax efficient ways possible.

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Even though our company has grown—since Adam Stubbings founded us in 2009—we've retained our highly personal approach to relationships with our clients. We now support over 1000 people, but, to us, everyone is an individual.

# 66

I no longer worry  
about my past,  
present or future.

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We listen to their needs which gives clients peace of mind. We develop a plan and help clients execute it in stages which are easy to understand. We maintain a continuous dialogue with clients and conduct regular financial reviews which gives them peace of mind and a feeling of security.

## Quilter Wealth Network

We're part of the Quilter Wealth Network which conducts due diligence and research into investment providers, financial products, and investment companies. This network of 1,400 firms and 4,500 financial advisors ensures we maintain the highest quality products and services.



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## Adam Stubbings

Director and Principal

Adam founded Compass Financial in 2009, having worked as a financial adviser for 13 years.



## Tom Perry

Managing Director

Tom joined Compass Financial in March 2020, having spent 14 years in senior financial and operational roles.



## Ceri Philipson

Operations Manager

Ceri joined Compass Financial in 2010 and as Operations Manager has responsibility for overseeing the day-to-day running of the company.



## Marlena Masel

Group Financial Controller

Marlena joined Compass Financial in May 2019, having worked in Accountancy for 20 years.

# Our team of professionals

Our team have a combined 100 years experience in the financial services industry, so you can be confident about the advice you receive. We offer a tailored personal service from investments to retirement planning to wealth management.

**GET IN TOUCH**

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**Paul Nelson**  
Senior Financial Adviser

**Keely Oldham**  
Financial Adviser

**Huw Selby**  
Financial Administrator

**Chris Shield**  
Financial and Mortgage  
Protection Adviser

**Andrew Winstanley**  
Financial Adviser

**Lotty Evans**  
Trainee Paraplanner

**Amy Gosse**  
Financial Paraplanner

**Lois Hinchcliffe**  
Trainee Paraplanner

**Bethan Jones**  
Financial Paraplanner

**Catriona Stafford**  
Appointment Maker

**Sion Williams**  
Trainee Paraplanner

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Group Financial Controller

Marlena joined Compass Financial in 2019, having worked in accountancy for 20 years.

# Our team of professionals

Our team have a combined 100 years experience in the financial services industry, so you can be confident about the advice you receive. We offer a tailored personal service from investments to retirement planning to wealth management.

[Get in touch today](#)

For a free initial consultation

**Paul Nelson**  
Senior Financial Adviser

**Keely Oldham**  
Financial Adviser

**Huw Selby**  
Financial Administrator

**Chris Shield**  
Financial and Mortgage  
Protection Adviser

**Andrew Winstanley**  
Financial Adviser

**Lotty Evans**  
Trainee Paraplanner

**Amy Gosse**  
Financial Paraplanner

**Lois Hinchcliffe**  
Trainee Paraplanner

**Bethan Jones**  
Financial Paraplanner

**Catriona Stafford**  
Appointment Maker

**Sion Williams**  
Trainee Paraplanner

For a free initial consultation

Call 01824 330 010

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## Get in touch today

We love meeting new people and discussing how we can work together. While travelling and face-to-face meetings are difficult, get in touch with us to arrange a video call.

01824 330 010

Opening hours: Mon-Fri 9am-5:30pm

[admin@compassfin.co.uk](mailto:admin@compassfin.co.uk)

Compass Financial. 23 Clwyd Street, Ruthin, Denbighshire, LL15 1HH

If you have a complaint about your adviser, or any financial advice you have received, please contact us:

Quilter Financial Planning Complaints Department  
Riverside House, The Waterfront, Newcastle upon Tyne, NE15 8NY

[QFPCComplaints@quilter.com](mailto:QFPCComplaints@quilter.com)

0191 241 0700

You can find more information by visiting Quilter Financial Services: [quilterfinancialplanning.co.uk/contacts](http://quilterfinancialplanning.co.uk/contacts)

If you cannot settle your complaint with us, you may be entitled to refer it to the [Financial Ombudsman Service](#). The guidance and/or advice contained within this website is subject to the UK regulatory regime, and is therefore targeted at consumers based in the UK.

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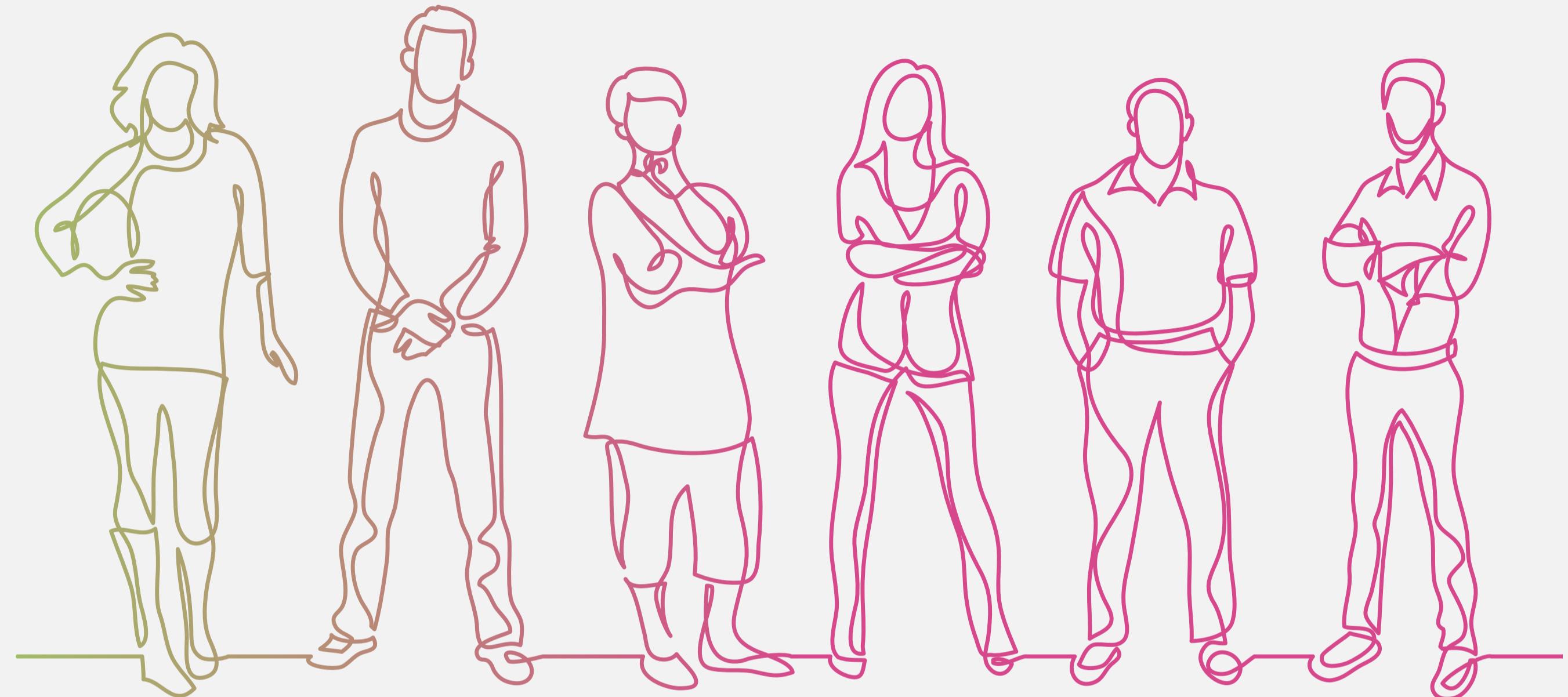
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Do you want the peace of mind that comes with knowing your financial affairs are in order

[What we do](#)

No two *clients* are the same

Do you want the peace of mind that comes with knowing your financial affairs are in order and you're given suitable advice for your circumstances? Would you like to know more about what your financial future looks like, so you can relax and get on with your life?

The Compass Financial team have a combined 100 years in the financial services industry, so you can be certain the advice you receive will be backed by experience. We offer our clients a professional and tailored service.

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## I no longer worry about my past, present or future.

[All testimonials](#)

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The Compass Financial team have a combined 100 years in the financial services industry, so you can be certain the advice you receive will be backed by experience. We offer our clients a professional and tailored personal service. Our clients tell us that it's a pleasure to work with us. We think that's because we take time to listen and pay close attention to their needs and have become their trusted adviser over years of service. And with most new clients being referred by existing ones, we know we're getting it right for the people we serve.



### Meet

Meet one of our experienced advisers so we can learn more about each other and decide if we can work together.

### Plan

A comprehensive financial report includes all aspects of your financial position, including savings and investments.

### Agree

We'll meet to discuss your plan, agree which elements to take forward, how we'll manage it and how often we'll review it.

### Review

Reviewing and keeping you updated at intervals as the new arrangements take shape.

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# Privacy Policy

At Compass Financial (UK) Limited we are committed to safeguarding and preserving the privacy of our visitors. This Policy explains what happens to any personal data that you provide to us, or that we collect from you whilst you visit our site and how we use cookies on this website. We do update this Policy from time to time so please do review this Policy regularly.

## Information we collect

In running and maintaining our website we may collect and process the following data about you: Information about your use of our site including details of your visits such as pages viewed and the resources that you access. Such information includes traffic data, location data and other communication data. Information provided voluntarily by you. For example, when you register for information or make a purchase. Information that you provide when you communicate with us by any means.

## Use of your information

We use the information that we collect from you to provide our services to you. In addition to this we may use the information for one or more of the following purposes: To provide information to you that you request from us relating to our products or services. To provide information to you relating to other products that may be of interest to you. Such additional information will only be provided where you have consented to receive such information. To inform you of any changes to our website, services or goods and products. If you have previously purchased goods or services from us we may provide to you details of similar goods or services, or other goods and services, that you may be interested in. We never give your details to third parties to use your data to enable them to provide you with information regarding unrelated goods or services.

