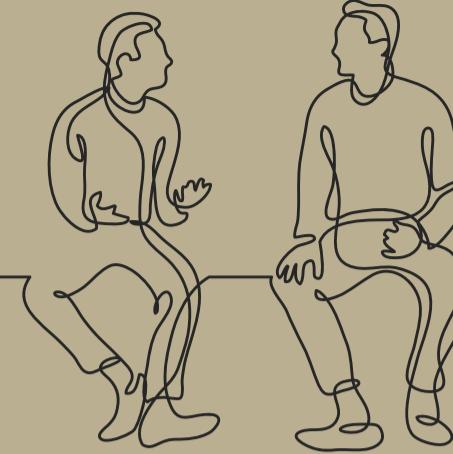




Compass Financial

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



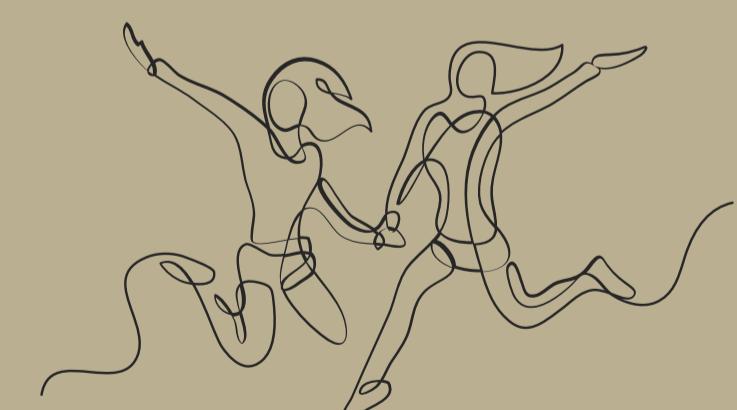
Build your savings over short, medium, and long terms

journeys



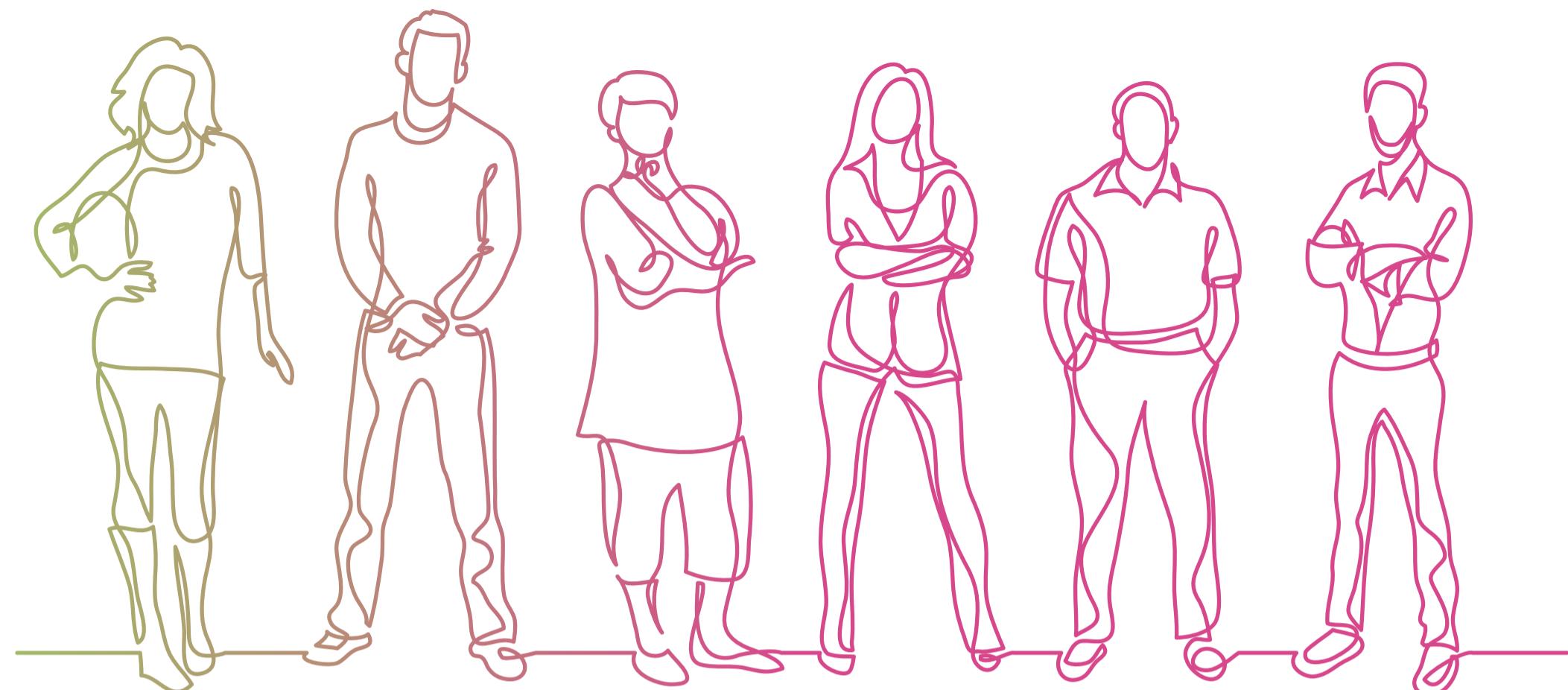
Protect against unforeseen circumstances with the right insurance

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

[Cookies](#) | [Privacy](#) | [Terms & conditions](#)



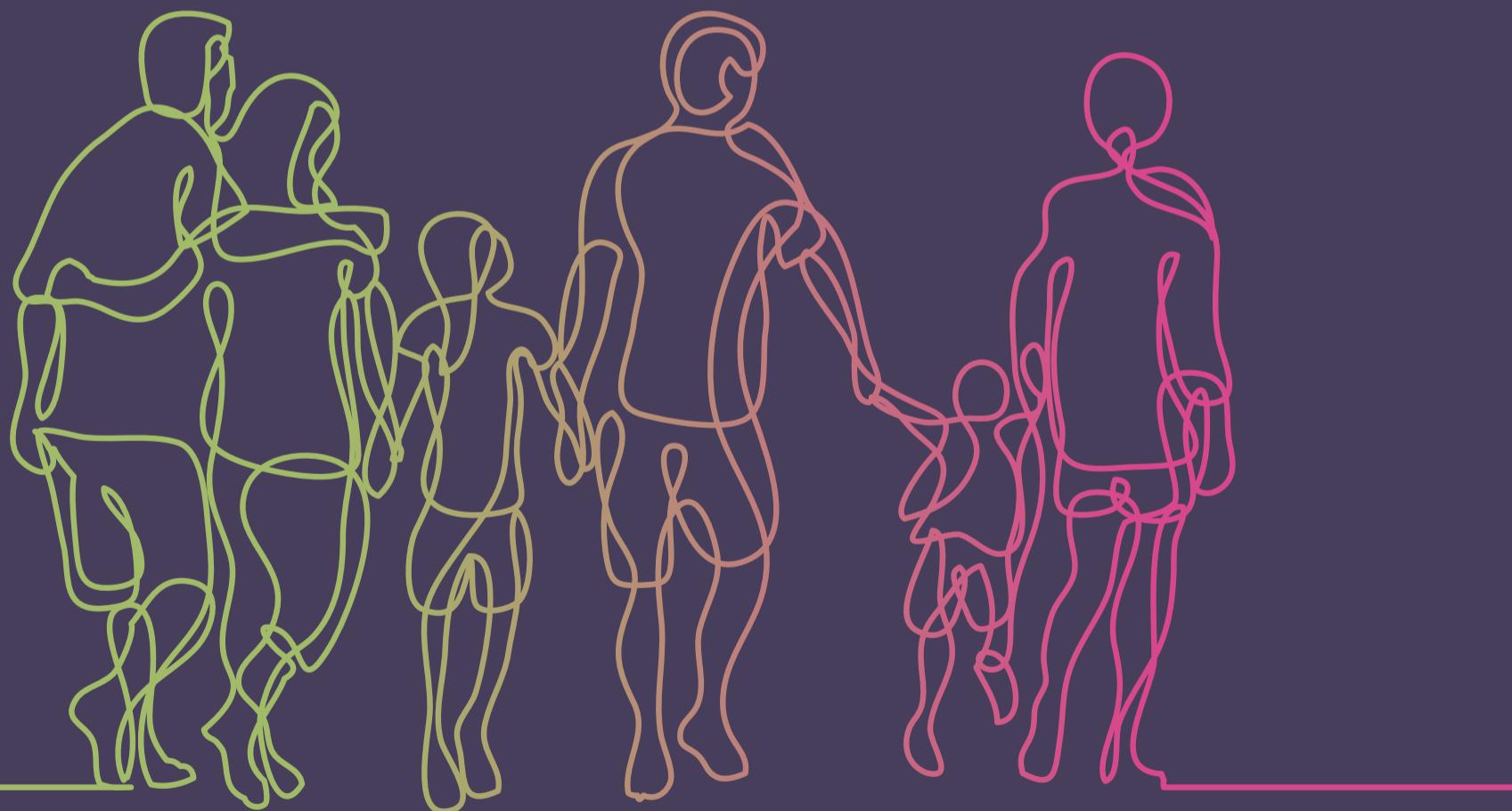
Compass Financial is a trading style of Compass Financial (UK) Limited an Appointed Representative of Quilter Wealth Limited and Quilter Mortgage Planning Limited which are authorised and regulated by the Financial Conduct Authority. Registered in England & Wales No: 06894163. Registered Address: c/o 23 Clwyd Street, Ruthin, Denbighshire, LL15 1HH



Compass Financial

No two *families* 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



Investments

No two *clients* are the same



Retirement

No two *destinations* are the same



Tax

No two *families* are the same



Savings

No two *journeys* are the same



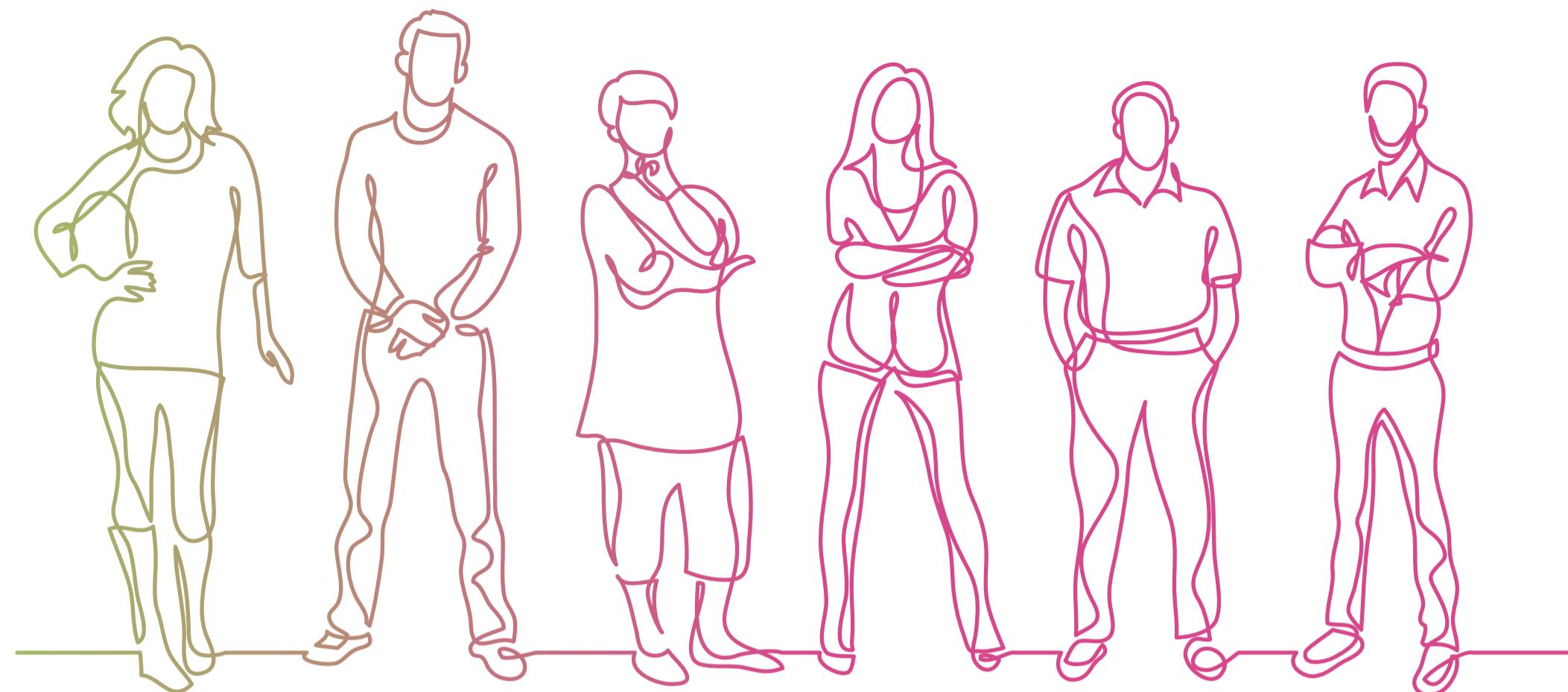
Insurance

No two *circumstances* are the same



Goal setting

No two *dreams* are the same



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

[Cookies](#) | [Privacy](#) | [Terms & conditions](#)



Compass Financial is a trading style of Compass Financial (UK) Limited an Appointed Representative of Quilter Wealth Limited and Quilter Mortgage Planning Limited which are authorised and regulated by the Financial Conduct Authority. Registered in England & Wales No: 06894163. Registered Address: c/o 23 Clwyd Street, Ruthin, Denbighshire, LL15 1HH



Compass Financial

01824 330 010

No two *circumstances*
are the same

Protect against unforeseen
circumstances with the right insurance

Our team of experienced advisors will help protect
against unforeseen circumstances if you or a key
person in your business is no longer able to work.
We will advise on the best policies to give you
peace of mind.



Get in touch today

For a free initial consultation

66

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

[All testimonials](#)

For a free initial consultation

Call 01824 330 010

[Cookies](#) | [Privacy](#) | [Terms & conditions](#)

Compass Financial is a trading style of Compass Financial (UK) Limited an Appointed Representative of Quilter Wealth Limited and Quilter Mortgage Planning Limited which are authorised and regulated by the Financial Conduct Authority. Registered in England & Wales No: 06894163. Registered Address: c/o 23 Clwyd Street, Ruthin, Denbighshire, LL15 1HH



Compass Financial

We understand no two clients or their circumstances are the same, so we provide a tailored personal service and advice on investments, retirement planning, and wealth management.

Backed by decades of experience and a solid management team, we've developed ways of working which builds trust in our clients. Our forward-thinking approach means that we think of issues before our clients. This puts them in a position to adapt more easily to changes in circumstances.

Our commitment to service means clients never need to ask twice for advice or support. We continually challenge ourselves to improve our business and the services we offer.



Compass Financial

01824 330 010



No two *circumstances* are the same

Protect against unforeseen circumstances with the right insurance

Our team of experienced advisors will help protect against unforeseen circumstances if you or a key person in your business is no longer able to work. We will advise on the best policies to give you peace of mind.

Get in touch today

For a free initial consultation

66

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

[All testimonials](#)

For a free initial consultation

Call 01824 330 010

[Cookies](#) | [Privacy](#) | [Terms & conditions](#)

Compass Financial is a trading style of Compass Financial (UK) Limited an Appointed Representative of Quilter Wealth Limited and Quilter Mortgage Planning Limited which are authorised and regulated by the Financial Conduct Authority. Registered in England & Wales No: 06894163. Registered Address: c/o 23 Clwyd Street, Ruthin, Denbighshire, LL15 1HH



Compass Financial

We understand no two clients or their circumstances are the same, so we provide a tailored personal service and advice on investments, retirement planning, and wealth management.

Backed by decades of experience and a solid management team, we've developed ways of working which builds trust in our clients. Our forward-thinking approach means that we think of issues before our clients. This puts them in a position to adapt more easily to changes in circumstances.

Our commitment to service means clients never need to ask twice for advice or support. We continually challenge ourselves to improve our business and the services we offer.



Compass Financial

01824 330 010



Financial advice tailored to you

At Compass Financial, we understand no two clients or their circumstances are the same, so we provide a tailored personal service and advice on investments, retirement planning, and wealth management.

Backed by decades of experience and a solid management team, we've developed ways of working which builds trust in our clients. Our forward-thinking approach means that we think of issues before our clients. This puts them in a position to adapt more easily to changes in circumstances.

Our commitment to service means clients never need to ask twice for advice or support. We continually challenge ourselves to improve our business and the services we offer.

Get in touch today

For a free initial consultation

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.

[All testimonials](#)

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.



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

[Cookies](#) | [Privacy](#) | [Terms & conditions](#)



Compass Financial is a trading style of Compass Financial (UK) Limited an Appointed Representative of Quilter Wealth Limited and Quilter Mortgage Planning Limited which are authorised and regulated by the Financial Conduct Authority. Registered in England & Wales No: 06894163. Registered Address: c/o 23 Clwyd Street, Ruthin, Denbighshire, LL15 1HH



Compass Financial

01824 330 010



Financial advice tailored to you

At Compass Financial, we understand no two clients or their circumstances are the same, so we provide a tailored personal service and advice on investments, retirement planning, and wealth management.

Backed by decades of experience and a solid management team, we've developed ways of working which builds trust in our clients. Our forward-thinking approach means that we think of issues before our clients. This puts them in a position to adapt more easily to changes in circumstances.

Our commitment to service means clients never need to ask twice for advice or support. We continually challenge ourselves to improve our business and the services we offer.

[Get in touch today](#)

For a free initial consultation

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.

[All testimonials](#)

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.

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

[Cookies](#) | [Privacy](#) | [Terms & conditions](#)



Compass Financial is a trading style of Compass Financial (UK) Limited an Appointed Representative of Quilter Wealth Limited and Quilter Mortgage Planning Limited which are authorised and regulated by the Financial Conduct Authority. Registered in England & Wales No: 06894163. Registered Address: c/o 23 Clwyd Street, Ruthin, Denbighshire, LL15 1HH



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

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

[Cookies](#) | [Privacy](#) | [Terms & conditions](#)

Compass Financial is a trading style of Compass Financial (UK) Limited an Appointed Representative of Quilter Wealth Limited and Quilter Mortgage Planning Limited which are authorised and regulated by the Financial Conduct Authority. Registered in England & Wales No: 06894163. Registered Address: c/o 23 Clwyd Street, Ruthin, Denbighshire, LL15 1HH





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 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

[Cookies](#) | [Privacy](#) | [Terms & conditions](#)

Compass Financial is a trading style of Compass Financial (UK) Limited an Appointed Representative of Quilter Wealth Limited and Quilter Mortgage Planning Limited which are authorised and regulated by the Financial Conduct Authority. Registered in England & Wales No: 06894163. Registered Address: c/o 23 Clwyd Street, Ruthin, Denbighshire, LL15 1HH





Compass Financial

01824 330 010



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

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

0191 241 0700

You can find more information by visiting Quilter Financial Services: 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.

[Cookies](#) | [Privacy](#) | [Terms & conditions](#)

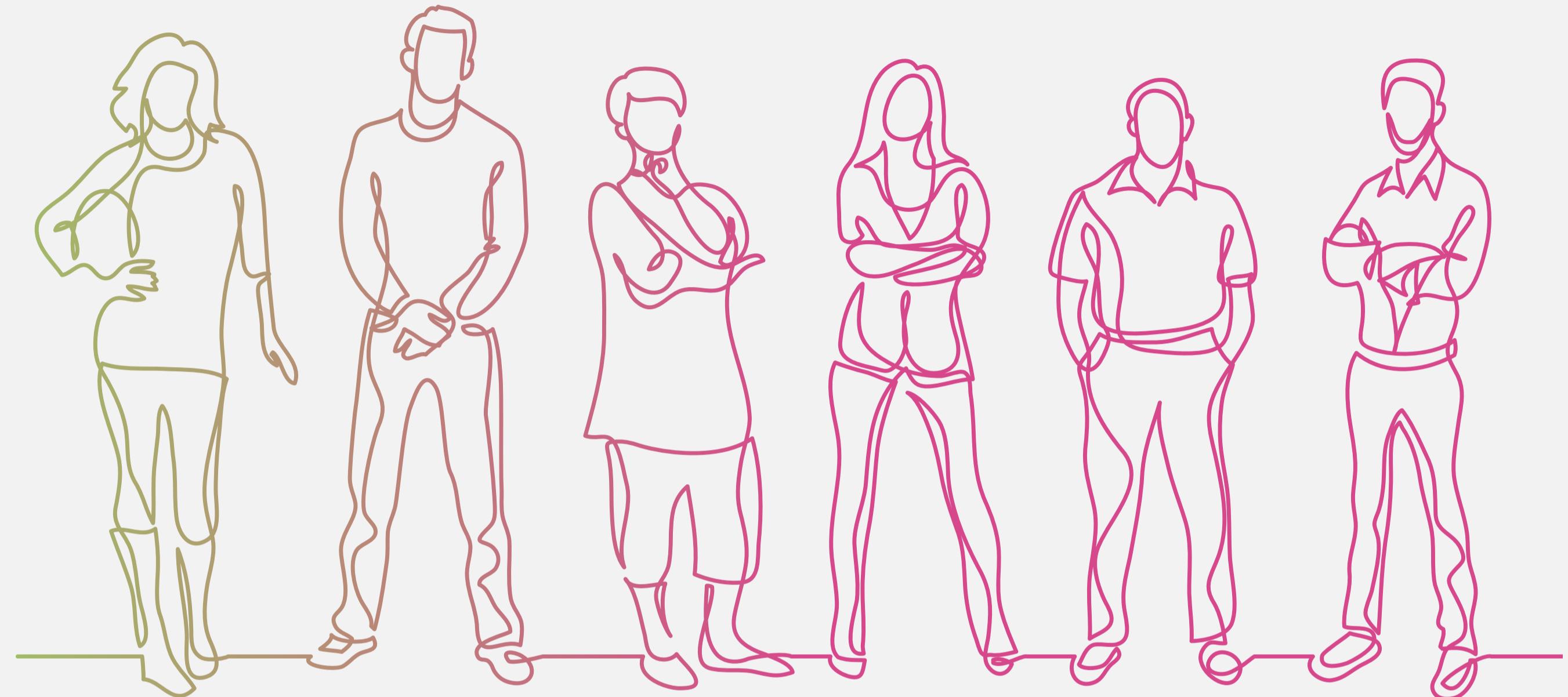
Compass Financial is a trading style of Compass Financial (UK) Limited an Appointed Representative of Quilter Wealth Limited and Quilter Mortgage Planning Limited which are authorised and regulated by the Financial Conduct Authority. Registered in England & Wales No: 06894163. Registered Address: c/o 23 Clwyd Street, Ruthin, Denbighshire, LL15 1HH





Compass Financial

01824 330 010



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

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

0191 241 0700

You can find more information by visiting Quilter Financial Services: 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.

[Cookies](#) | [Privacy](#) | [Terms & conditions](#)



Compass Financial is a trading style of Compass Financial (UK) Limited an Appointed Representative of Quilter Wealth Limited and Quilter Mortgage Planning Limited which are authorised and regulated by the Financial Conduct Authority. Registered in England & Wales No: 06894163. Registered Address: c/o 23 Clwyd Street, Ruthin, Denbighshire, LL15 1HH



Compass Financial

01824 330 010



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.

66

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

[All testimonials](#)

Do you want the peace of mind that comes with knowing your financial affairs are in order and you're being given the most 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 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.

For a free initial consultation

Call 01824 330 010

[Cookies](#) | [Privacy](#) | [Terms & conditions](#)

Compass Financial is a trading style of Compass Financial (UK) Limited an Appointed Representative of Quilter Wealth Limited and Quilter Mortgage Planning Limited which are authorised and regulated by the Financial Conduct Authority. Registered in England & Wales No: 06894163. Registered Address: c/o 23 Clwyd Street, Ruthin, Denbighshire, LL15 1HH





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.

