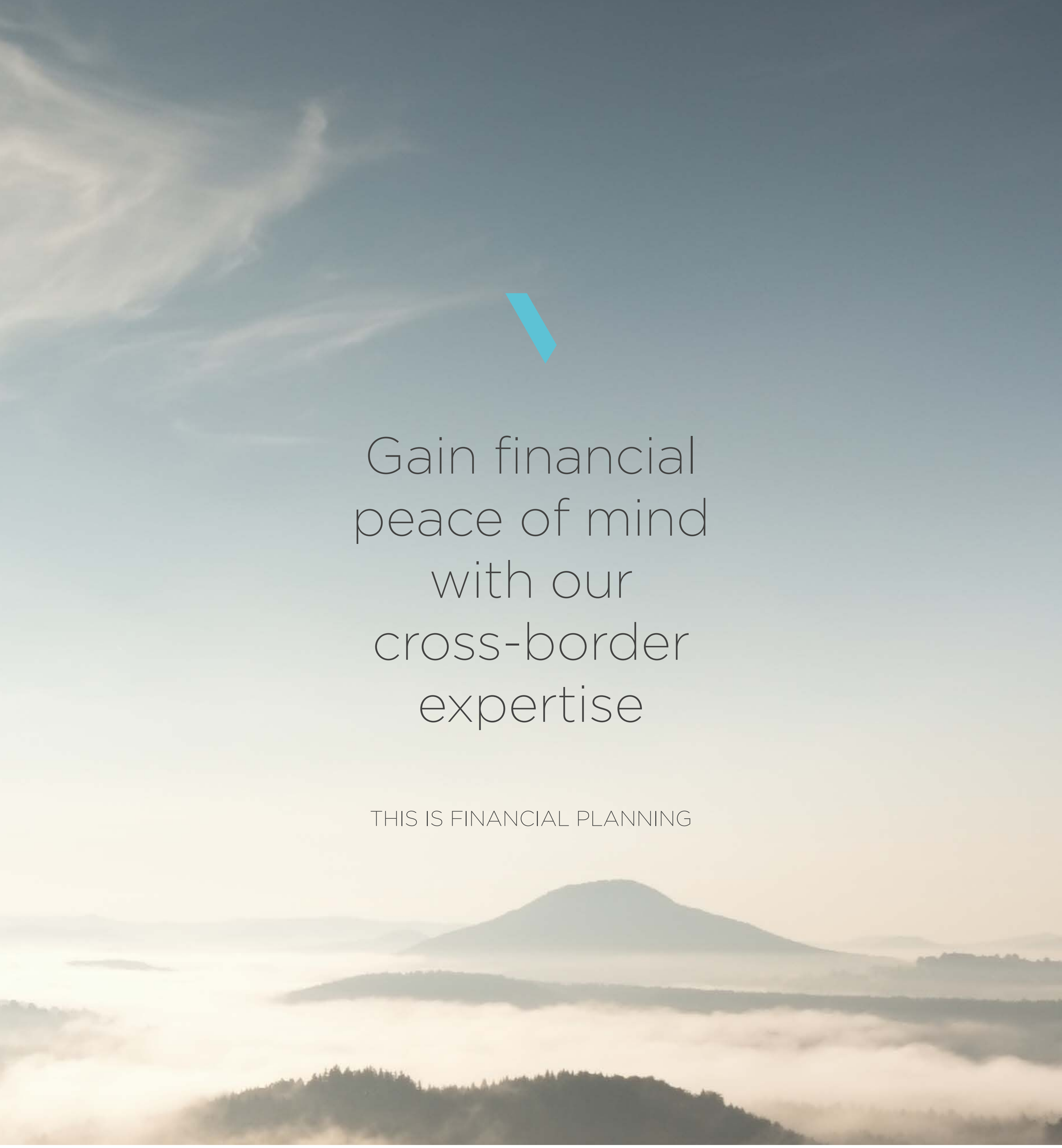


Gain financial peace of mind with our cross-border expertise

THIS IS FINANCIAL PLANNING

ALTYX
FINANCIAL PLANNING

Do you spend your time between UK and France? Are you a French national living in the UK or British and have a dream of moving to France?

Altyx Financial Planning helps both UK residents and UK expatriates with all aspects of financial planning.

WE ARE EXPERTS IN THE FOLLOWING AREAS:

- Investment Management
- Pension & Retirement Planning for Expatriates
- Cash Flow modelling for Retirement Planning
- International Insurance Protection
- Estate Planning
- Real Estate solutions

Our clients benefit from our international background and expertise, our independence and understanding of the international financial markets. We study your current position and future requirements in depth, identify and anticipate any risks, and enable you to realise your dreams and achieve your goals.

YOUR INDEPENDANT FINANCIAL CONSULTANT

Altyx Financial Planning is here for you to make your life simpler. We are where you are. Altyx Financial Planning, 'your personal family office'.

ALTYX Financial Planning specialises in providing advice on all aspects of financial planning to expatriates.

Building up strong relationships with our clients since 2010, we follow our clients' developments and accompany them in life.

We analyse the consequences of your crossborder situation, and plan how to best organise your finances. Transferring residency or planning to invest in another country can be a complex process. We can assist you to optimise your income and assets under these circumstances.

As an independent financial adviser, Altyx Financial Planning can help you structure your global assets and manage your wealth in a complex, constantly changing international environment. We determine aspects of concern and how to benefit from the advantages offered by both jurisdictions.

IF YOU'RE PLANNING A GREAT FUTURE FOR YOU AND YOUR FAMILY, THEN TALKING TO US COULD BE THE BEST MOVE YOU MAKE

OUR AREAS OF EXPERTISE

INVESTMENT MANAGEMENT

A bespoke, recommended solution and watchful guidance in constructing a portfolio with an optimal asset mix and choice of investments.

- Lump sum investments
- Offshore investments
- Education fees planning
- Regular savings and investments

CASH FLOW MODELLING FOR RETIREMENT PLANNING

Cash flow modelling has become 'essential' to the advice process.

It helps our clients with many different goals to find out what their finances could look like and whether they will have enough money in the future. It can help to answer questions such as:

- Will I have enough money to stop working when I want to?
- Am I going to run out of money in later life or can I spend more now?
- Will my family be financially secure if I go into care or die unexpectedly?
- Am I going to leave behind an Inheritance Tax bill?

ESTATE PLANNING

A comprehensive package of bespoke financial planning support, tailored precisely to your needs.

- Effective tax residency
- Income tax situation in your new country of residence
- Pension or retirement income
- Existing investments and investments going forward
- Wealth tax for Property Review
- Property ownership and inheritance planning
- Other inheritance tax issues in your new country of residence
- Review of life cover and other protections

PENSION AND RETIREMENT PLANNING FOR EXPATRIATES

Your ideal retirement plan will aim to grow your pension funds and maximise your income at retirement.

- Personal pensions
- Self-Invested Personal Pensions (SIPPs)
- Pensions transfers
- Income options at retirement (including annuity purchase)
- QROPS, or Qualifying Recognised Overseas Pension Schemes
- International Pension fund in the currency of your choice

INTERNATIONAL INSURANCE PROTECTION

The right international insurance protection gives more than just peace of mind – preserve your health, your wealth and your family.

- Term Assurance
- Whole of Life Insurance
- Critical Illness Cover
- Income Protection Insurance
- Family Income Benefit Term Assurance
- Private Medical Insurance

REAL ESTATE SOLUTIONS

Buying property in another country brings differing rules, tax implications, currency considerations and even implications arising from local niceties and nuance.

- Finding the most appropriate financing
- Minimise the inheritance issues linked to the purchase of your property
- Optimise your income tax position in France and the UK
- Coordinate the purchase of your property
- Mitigate your property wealth tax in France
- Finding a reputable legal team

WE MAKE YOUR FINANCIAL LIFE SIMPLER AND EASIER TO MANAGE

OUR APPROACH

Your situation is unique. Which means you deserve a financial planning service tailored to your exact needs and goals.

We follow a simple 6-step process which makes this possible.

01
GETTING TO KNOW YOU
In our first meeting, you tell us about your financial situation and what you want for your future. We explain our service and fees. Together we will discuss your needs and objectives. It is an opportunity for us to get to know each other and ask questions.

02
COMPILE AND COLLATE
When you're happy to proceed, we'll go through your financials to obtain a comprehensive picture of your circumstances, assess your attitude to risk, pinpoint priorities and define specific goals en route to making your dream a reality.

03
EXPLORE AND ANALYSE
Once we have a thorough understanding of your facts and figures, we research the market and analyse all criteria, so we can identify appropriate plans and develop your personal solution.

04
PRESENTING YOUR PERSONAL PLAN
We will present you with your personal plan, answer your questions and confirm each individual step in the recommendation; reviewing its implementation timeline and the costs to make sure it meets your objectives.

05
MAKING IT HAPPEN
We put your plan into action exactly as we've agreed – keeping you posted with progress and notifying you once everything is set up and activated.

06
REGULAR REVIEWS
The best plans are those which adapt to changing circumstances. You'll receive regular progress reports and, at prearranged intervals, we'll meet to review your circumstances and your portfolio and make sure it meets your expectations.

ALTYX
FINANCIAL PLANNING

OUR BELIEFS

EXPERTISE

We know that advice is only as good as the knowledge, research and analysis behind it. We make sure we're always up to date in all areas of financial planning, because your future depends on us.

INTEGRITY

You'll find we don't deal in persuasion, we deal in facts, figures and financial precision. We will never compromise on our commitment to market independence and putting you first.

HONESTY

The best and most enduring relationships are open, honest and based on great communication. We're honest about what we do and how we do it, about your situation and prospects. No false promises, no misplaced optimism, just the unvarnished truth.

TRANSPARENCY

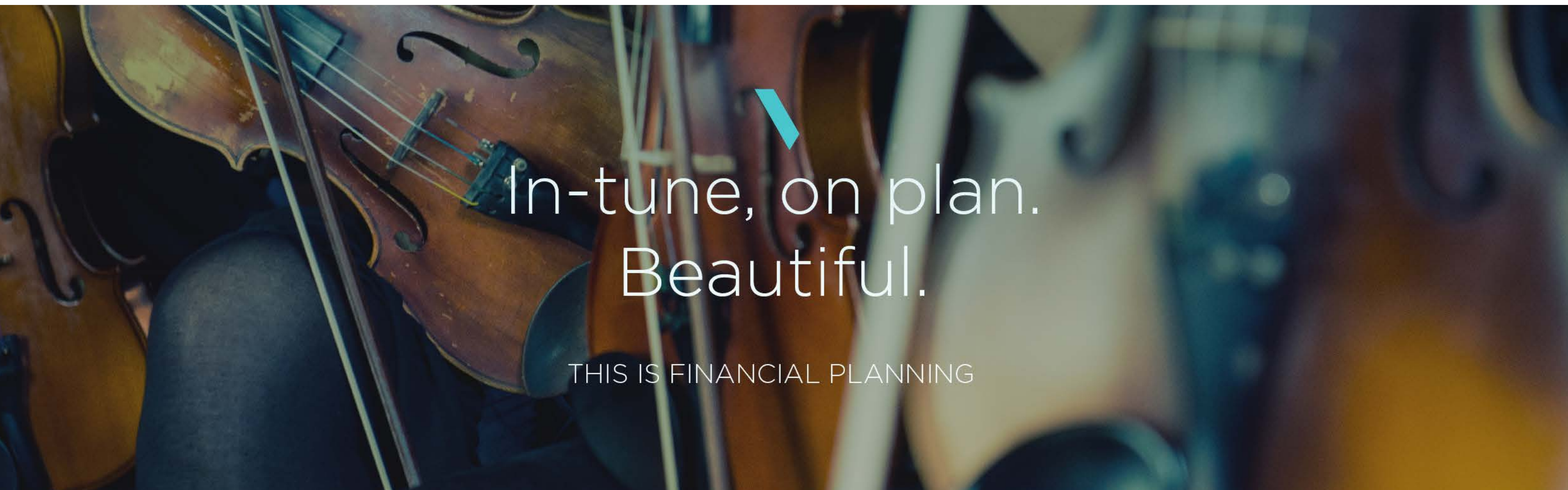
You, our client, have the absolute right to see exactly how we work, how we charge, and how your personalised plan is put together. After all, it's your future we're planning.

We operate a transparent charging structure, carefully explained and agreed before we begin work. Your first meeting is always free and without obligation.

Our fees can be either a flat fee for our research and recommendations, or as a percentage of the investments you make.

Once your personal plan is in place, we charge an ongoing fee for regular reviews and updates. If you decide against putting your plan into action, we charge a flat fee which will have been explained and agreed before any work begins.

REASSURINGLY SIMPLE AND OPEN
ABSOLUTE TRANSPARENCY IN RELATIONSHIP AND FEES



ALTYX FINANCIAL PLANNING

YOU ARE IN SAFE HANDS

Our founder, Bérangère, has spent more than 25 years working as an expatriate, with business, banking and financial experience in such diverse environments as South Africa and the USA.

She is a qualified UK chartered financial planner and French gestionnaire de patrimoine. So, we've experienced managing complex financial matters across international borders first-hand, as well as on behalf of our clients.

Our service is shaped not only by our expertise and understanding of the cross-Channel markets, but by our core beliefs.

OUR PROMISE

Everything we do is guided solely by your individual circumstances, financial capacity and desired outcome, and comfortably within your agreed risk range.

We act entirely in your interest: our proposal and the actions and products we recommend have been chosen because of our honest belief that they are the best fit for you.

We respect and look after your financial wellbeing as we would our own: diligently, intelligently, transparently and with absolute integrity and decency.

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