

Flexibility for all life stages

At Welby we provide flexible solutions to meet changing financial needs as the years pass.

Many things throughout life can have a significant impact on financial needs and future plans. Welby can follow your circumstances as your life journey changes:

Starting a family	Illness
University planning	Moving abroad
New job	Divorce
Buying property	Travelling
Marriage	Retirement
Starting a business	Inheritance

If you need any advice or want just want to prepare, Welby are there to support your plans.

The reassurance of Chartered status

Welby are proud to carry the prestigious title of Corporate Chartered status awarded by the Chartered Insurance Institute. Welby demonstrate commitment to professional standards through ethical practice and an ongoing investment in expertise through continuous professional development.

For our clients, it shows dedicated customer service from our team and the capability to deliver the highest level of financial advice.





Our highly skilled team is
always at your service

Welby

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Advice designed to reflect your needs

At Welby we offer a structured process that makes matters straightforward and clear for our clients.



A welcoming and trustworthy business where clients can be assured of unbiased financial advice

Welby was founded by Glenn Welby, a Chartered Financial Planner who wanted to provide a welcoming and trustworthy business for clients where they can be assured of unbiased financial advice.

In recent years, financial products and services have increased in complexity and the aim of our team of independent financial advisors is to simplify the financial planning process for our clients. We apply our financial expertise to compare and select products on your behalf from the wide range available on the market.

More stringent legislation has caused a sharp decline in the number of banks and building societies willing to offer financial advice. Welby continue to meet and exceed the new standards and keep things simple for clients.

How we work for you

Effective financial planning is a process that has several stages designed to ensure that the end advice fully reflects the needs of the client. At Welby, we offer a structured process with the aim of making matters as straightforward as we can for our clients.

1. Exploring your financial needs

Getting to know you is a crucial step in our process. Welby advisors take the time to understand your goals and what you would like to put in place for the future.

The feedback and comments you provide about yourself, your family and your lifestyle will form the basis for our recommendations.

2. Assessing your situation

We now assess all the aspects of your financial life alongside your attitude to investment risk.

We aim to identify a level of risk that matches your ambition and objectives. Importantly, we also take into account your financial planning needs for future life stages.

3. Market research

As required by the Financial Conduct Authority, Welby keep up to date with market innovation.

As independent advisors, we research and review all relevant financial products with your specific needs in mind. We can then focus more closely on the products that will potentially form part of your financial plan.

4. Creating your financial plan

At this stage we develop an individually tailored financial strategy. This includes a series of recommendations that represent our professional opinion on how best to achieve the goals we established with you.

We aim to ensure that your financial plan reflects both your attitude to risk and your need for security, whilst also taking suitable opportunities to invest your assets tax efficiently.

5. Presenting our recommendations

To ensure that you understand the process clearly we fully explain the thinking behind the recommendations.

Your plan will also include an implementation report, which we also explain. Welby will identify any required referral to other professional connections at this point to aid coordination.

6. Implementation

This is a good time to recap and outline how long we expect the implementation process to take.

Following your final go ahead, we organise the necessary paperwork, including any trust documentation or transfer of assets involved in your agreed plan. We keep you informed of progress along the way.

Ongoing service - our promise

It is important to carry out regular reviews to ensure your plan remains on course. This ongoing service from Welby is tailored to suit your changing requirements.

Life and personal circumstances can change, reviewing allows us to reassess all aspects of your plan and make any necessary adjustments to stay relevant and on track.

Looking after your interests as we would our own

Whether the focus is upon your own circumstances, a trust or your business, we can discuss your aspirations and objectives, giving you the opportunity to ask as many questions as you wish.

We listen, consider and apply our financial acumen, always looking after your interests as we would our own, with absolute integrity.

As a client we advise and support you in making those vital financial decisions. We always keep in touch and are contactable immediately if there are any changes to your finances or wider personal circumstances.

Robust Financial Planning

Some advisers may tend to overstate the financial benefits that their advice could bring. Welby believe in the 'aggregation of marginal gains' in that making even small improvements to a client's circumstances today and from time to time can potentially add substantial value over the long term. For all financial situations, our service is built around our clients.

There is an advantage in adopting a joined up approach to financial affairs and Welby are always ready to work alongside clients' existing advisers. By liaising with other legal advisers and professionals, we can coordinate matters to ensure you benefit.

Independent Mortgage Advice

We provide expert independent mortgage advice and source the right mortgage for your circumstances, whether you are buying your first home, moving home, remortgaging or purchasing a buy to let property.

With our help and guidance we aim to minimise complexity and make the whole mortgage process as clear as possible.