

grow
your
money

security in
retirement

more from
your mortgage

a life **less** taxing

investing for income

trust in **trusts**

It's all about you



Gale & Phillipson can trace its 'roots' back to the early 1900's when its financial planning arm was founded to provide **completely independent** advice on a comprehensive range of financial products and services to its clients - the most important people in the business.

With offices in Northallerton and Darlington, Easby Gale and Phillipson including Bespoke Asset Management embrace the North of England's **warm welcome** and straight talking style.

Easby Gale and Phillipson prides itself on providing **clear, concise**, logical advice and high levels of service - with no obligation to act. We are not tied to any provider, so the advice we give is completely independent and **uniquely tailored** to your needs, and we are authorised and regulated by the Financial Services Authority.

What sets us apart is you. We invest time listening to our clients and **understanding** their needs and concerns before providing bespoke recommendations to meet short-term and long-term **financial goals**, priorities and attitudes to things like, loss of earnings, investment risk and borrowing.

*“I'd like to live as a poor man
with lots of money”*

Pablo Picasso

meet the team



Phil Morris - Managing Director

Phil has held senior management positions in National IFA companies and both Bank and Building Societies. In 2004 Phil joined Gale & Phillipson as 'Managing Director' and merged Easby Financial Management Ltd with the business. More recently he has merged Bespoke Asset Management from Teesside into Easby Gale & Phillipson, and is very proud of the company's Northern 'roots' and reputation for 'straight talking' professional financial advice for companies and individuals. In his spare time Phil likes to spend time with his family, and also watching his first love Sheffield United F.C.



Alan Sneddon - Director

A pensions specialist, Alan was a Director of Easby Financial Management Ltd, prior to its merger with Gale and Phillipson in 2005. He has previously held a senior role within NPI advising IFA's specialising in pensions, and he has 23 years in the financial services industry. Alan advises both private individual and business clients on all aspects of financial planning. In his spare time Alan has a passion for golf and reading, although not at the same time!



Tim Piper - Senior Consultant DipPFS

A senior consultant, Tim has been with the company since 1996 and has 30 years financial services experience. Tim specialises in Investment and Retirement Planning. For relaxation, Tim enjoys participating in many sports and is also in his words, a keen, rather than competent, amateur musician.



Richard Rutherford - Mortgage Manager CertPFS, CertCII (MP)

Richard joined the company in 1997 having previously worked as a Building Society manager and has worked in financial services since school. Richard specialises in Mortgage and Insurance advice and obtains most of his clients from referrals and recommendations. When not at work, Richard enjoys cycling and walking and spending quality time with his family.



David Weston - Senior Consultant

David was a partner in Bespoke Asset Management for 10 years prior to its merger with EG&P in 2008. Before this he has held roles with a major UK Life and Insurance Company and National Independent Firm of Financial Advisers. David has both Corporate and Private Clients, providing a wide range of services and advice. His passion is racehorses and he is to ride in a Charity horse race later this year, fulfilling a life's ambition.



Derek Dryden - Senior Consultant DipPFS

A specialist in holistic financial planning, Derek joined the company in 1999, having started his financial services career working in London in 1990. Derek advises private clients on how best to put together a progressive, effective, workable financial plan for life, that focuses on tax avoidance, protection and building/preserving capital. An investment specialist and excellent communicator renowned for his ability to explain complex principles easily. As an Arsenal season ticket holder, Derek spends an unhealthy amount of his free time being entertained by the Gunners



Donna Thornton - Financial Planning Consultant DipPFS, Cert CII (MP)

Donna joined Gale and Phillipson in 2001. She began advising as a 'mortgage specialist' in 2004, and now provides Private clients with advice in all aspects of financial planning. In her spare time Donna enjoys swimming, walking and socialising with friends.



Katie Dandy - Mortgage Consultant CertPFS, CertCII (MP)

Katie joined Gale & Phillipson 17 years ago specialising in mortgages and protection. Katie is EG&P's new house and new build adviser, working with local and national house builders to help mortgage clients through the maze of options available. In her spare time Katie enjoys walking and cycling.



Sandra Sanderson - Senior Consultant DipPFS, Cert CII (MP)

Sandra joined Gale & Phillipson in 1998, having previously worked as a Building Society Manager for Cheltenham and Gloucester. Sandra has worked in the financial services industry since 1981 and currently advises mainly individual clients, and some business clients in all aspects of financial planning. In her spare time Sandra enjoys spending time with her family. To her credit she has also recently completed the London Marathon.



Katy Thorne - Technical Manager FPFS Chartered Financial Planner

Katy's experience in the Financial Services Industry spans over a decade and covers both the product provider and financial advice sectors. Her role is one that evolves with changes in the industry but an important part of it is research and she provides a technical resource for the team of advisers, with her particular specialist being pensions. When not at work Katy enjoys aerobics and reading and is also a recent convert to the world of football.



Kay Brown - Mortgage Consultant

Kay joined the company in 2005 having previously worked as a local Building Society Manager. She has worked in the financial services industry for over 20 years and provides mortgage and insurance advice, Married with 2 children, Kay spends most of her spare time chauffeuring her eldest some to various golf matches up and down the country.

Grow your money

Savings and investments are key elements in achieving financial security. Whether your priority is to maximise growth on capital, plan for future events such as school fees or early retirement, or simply to build a nest egg so that you can enjoy life's luxuries and meet the cost of unexpected events, Easby Gale and Phillipson will work with you to achieve your goals.

Tracking investments and savings rates to optimise returns on your hard-earned income can be time-consuming; but unless you keep abreast of changes, you risk losing out on potentially substantial returns. Easby Gale and Phillipson will tailor a tax efficient personal savings and investment plan designed to meet your unique needs and aspirations, and it doesn't stop there. We will review your savings strategy at regular intervals to ensure your money is working as hard for you as you do for it.



“In the old days a man who saved money was a miser, nowadays he’s a wonder”

Unknown

The riches of retirement



Most people spend time dreaming of retirement, yet few implement proper plans to guarantee the life they want after finishing work.

New pensions 'simplification' rules, introduced in 2006, brought greater freedoms and opportunities for investment - but they also made effective planning more complex.

Ask yourself "What do YOU want to do when you retire and will you be able to afford to do it?"

Our specialist pensions advisers will present your pension planning options in clear, transparent terms, and recommend the most beneficial course of action for your long-term financial security.



Making life less taxing

There may be no escaping from tax, but there are ways to minimise the amount you pay. Whether income tax on earnings, inheritance tax following a death, or capital gains tax on the sale of a business, intelligent planning can significantly reduce the amount owed.

We will work with you - and your tax adviser if you have one - to reduce potential tax liabilities and release additional capital for investment or other uses.

*“When I was young I **thought** that money was the most important thing in life; now that I am old I **know** that it is”*

Oscar Wilde



Getting more from your mortgage

We can assist with everything from raising the deposit for that first 'place of your own' and understanding different mortgage types and interest rates, to re-mortgaging or releasing equity, or planning to avoid inheritance tax on the sale of a home. As one of the regions largest mortgage brokers, the mortgage team will research the full spectrum of lenders and products to find the most suitable solution for you.

Your home may be repossessed if you do not keep up repayments on your mortgage.



Expect the unexpected

Even the best-laid financial plans can be cast asunder if the unexpected happens: sickness, redundancy, a critical illness or sudden bereavement could all dramatically reduce income into the household. Insurance companies offer an almost dizzying array of insurances designed to protect you and your dependants if income is reduced or stopped - so deciding what's critical isn't easy, and therefore your family's future should not be left to chance!

We will assess your situation to help you put sensible cover in place so that finances, at least, are not a concern if disaster does strike.

“A bank is a place that will lend you money if you can prove you don't need it”

Bob Hope



Woman to woman

Easby Gale and Phillipson is leading the way by offering independent financial advice from female advisers to other women.

Born of the realisation that women often prefer to take advice from other women, Easby Gale and Phillipson's mission is to empower women to be financially independent.

Many clients come to us when they are forced by bereavement or divorce to make major financial decisions on their own for the first time. Easby Gale and Phillipson promises clearly-formulated, jargon-free advice from friendly, down-to-earth female advisers renowned for their honest, open attitude and ability to communicate.

*“A woman is like a teabag,
you can't tell how strong
she is until you put
her in hot water”*

Nancy Reagan

In business?



Whether you are a sole trader or large limited company, you will have financial needs:

What happens if the main people in the business suffer illness and cannot work? What if they die? Who covers this work and the cost? What happens to the shareholding of the business on the death of a partner or director? Further more, how do you retain good staff and develop an exit strategy for yourself? Whether it's pension planning, share options or company investment, **Easby Gale and Phillipson can help you make the right decisions.**



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Bespoke Asset Management is a trading name of Easby Financial Management Ltd
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