



Antony Devine - BA, ACA, Dip PFS Devine Financial Management Ltd.

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About Antony Devine

I have dual qualifications, IFA Diploma and Chartered Accountant. I began my career as a Chartered Accountant with Touche Ross and later moved to KPMG Peat Marwick in the Cayman Islands. I moved on into offshore services whilst in Cayman Islands and on later returning to the UK became regulated as an IFA. My client base comprises private clients, small and medium enterprises and their principals and trustees, and my work is mainly in pensions and investments, including IHT planning and use of trusts. Inter alia I have the advanced investments qualification (CII AF4) and STEP's Trust and Estate Planning Certificate. I also advise SME's on key man / executive protection incl. cross option agreements, group pensions and other benefits.

About Devine Financial Management Ltd.

Devine Financial Management Ltd. is authorised and regulated by the Financial Conduct Authority (reg. no. 586130). We provide wealth management to private and corporate clients in the South East and have our offices in London SW1 (Victoria) and Southend-on-Sea, Essex. Our services include:

Schedule of Services: **Please ask for schedule of services for Group Pensions / Employee Benefits*

(Annual) Review Meetings	<ul style="list-style-type: none"> • A Complete Review of Your Financial Strategy • Financial Health Check • Tax Mitigation
The Portfolio Construction Service	<ul style="list-style-type: none"> • Using Scientific Risk Profiling Methodologies • Design of a Suitable Asset Allocation • Portfolio Design and Construction incl. consolidating existing holdings
The Portfolio Management Service	<ul style="list-style-type: none"> • Online Access to Portfolio Valuations • Portfolio Monitoring and Switch Recommendations / Rebalancing • Adjustment for maximum tax efficiency
The Pensions Service	<ul style="list-style-type: none"> • Pensions Advice - Investment Strategy, Future Benefits • Pensions Review - existing plans, shortfall analysis • Pensions Rationalisation & Consolidation
The SIPP Service	<ul style="list-style-type: none"> • Value Added Strategies using Self Invested Personal Pensions (SIPPs) • Specialist Advice for owning Business Premises
The At Retirement Service	<ul style="list-style-type: none"> • Income Retirement Strategies, death benefits planning • Utilising Annuity, Drawdown and Non Pension Investments • Co-ordinated with Cash Flow and Tax Planning Strategies
The Inheritance Tax & Estate Planning Service	<ul style="list-style-type: none"> • Identifying and Mitigation of Potential Inheritance Tax Liabilities • Co-ordination with Tax Planning Specialists • Investments under Trust and Trustee Advisory Services
The Key Risk Service	<ul style="list-style-type: none"> • Business Protection incl. Shareholder /Director / Key Man Income Protection, Term Life & Critical Illness, Relevant Life & Business Trusts