

**“ We provide a highly
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Welcome to DBL, your personal financial planning consultancy.

DBL Asset Management was established in 2007. In the years since then, we have created a truly independent, bespoke financial advisory firm with a clear philosophy and simple aims.

We provide a highly personal, bespoke service to our clients, promote long-term relationships and develop a deep understanding of our clients' motivations and plans.

We keep in mind long and short-term goals and understand that clients want to  **create positives** for their families, as well as for themselves.

We have a clear focus on our individual clients, something which cannot always be delivered by large financial advisory firms. Size is relative and, we believe, to our advantage. Our long-standing professional history suggests the same.

As an independent financial planning firm, we only provide advice to a select number of clients from our offices in the centre of Wilmslow in Cheshire.

This allows our focus to be completely on our clients. We are only concerned with your plan, your goals and your family. We will work with you through your plans, opportunities and growth.

Our tight team are only ever a telephone call away and always willing to help.

We think this is how financial planning should be, every time. We call it a 'fresh approach to a financially independent lifestyle', and we would not have it any other way.



“ We have a clear focus on our individual clients, something which cannot always be delivered by large financial advisory firms. Size is relative and, we believe, to our advantage. ”

The essence of good financial planning is to combine two different, but equally essential, elements.

The first element and always the starting point of the financial planning process, is your personal vision of what you want out of life. The second element, of equal importance, is the knowledge and experience of a professional financial planner, with the sensitivity to understand and interpret your requirements.

But having those two elements in place is just the beginning. The age-old question is how to turn that into great outcomes for you?

With over forty-five years of accumulated experience behind us, we believe we can only achieve this by dedicating ourselves to best practice in everything we do.

We have found there is, essentially, just one good and proper way to go about financial planning and wealth management, which places upon us four obligations :-

“ We put the customer’s needs first and then help them to achieve their goals. ”

1 We must request full disclosure

If we do not know everything we need to know we cannot truly help our clients, so we ask you to be open and frank with us.

Without complete knowledge it is hard to provide advice, which is always timely and accurate.

Of course, this works both ways.

The expectation that our clients will be candid goes hand-in-hand with their need to trust that we will be the same with them.

2 We must take a holistic approach

Some financial planners specialise in a particular company’s products or claim to be experts in a specific area of advice.

To us, however, it seems impossible to always give the best advice if you have a built-in bias towards certain providers’ products or a special expertise covering one product type.

Accordingly, despite our small size, we cover all the main areas of wealth management, including investments, savings, protection and retirement planning.



“ With over 45 years of collective experience, we understand the importance of being dedicated to best practice in everything we do. ”

3 We must always be client-focused

DBL is a small company with ambitious plans to remain just that. That means our two most senior people are focused on working with clients.

Unlike other, bigger, wealth management firms, neither the day-to-day running of the business, nor its growth and expansion, are the main activity of the management.

We are entirely focused on our clients. We are not empire-builders, we are relationship-builders.

4 We must develop a system

We believe in accumulated knowledge and the value of experience.

We prefer not to improvise, or pretend we know something when we do not.

But once we have found a way of doing something that works outstandingly, we like to keep on doing it.

We continually seek incremental ways to do it even better.

This is how we have developed our particular way of doing financial planning.

We think it guarantees our clients structure, consistency and reliability, meeting after meeting, year after year.

It is called the **‘Five Stage Process’** and in the following pages we will explain how it works.

Our fresh approach to a financially independent lifestyle is underpinned by a financial structure years in the making.

1

Discovery

It is important that we get to know who you are, what your circumstances are and what you wish to achieve through financial planning and wealth management.

It is just as important for you to get to know us, so you are able to feel confident in trusting us to provide you with sound advice and guidance.

Without future commitment from either party we are always happy to have an initial meeting at our expense, where we are happy to listen whilst you tell us more about your current situation and what you wish to achieve.

During that meeting, we will be happy to answer any questions you may have about the way we work and what you can expect from working with us.

2

Research and Planning

When we feel we understand your goals and expectations, we will begin to formulate your financial plan.

Our expert team will research the best options and create a plan that is aligned to your needs and goals.

We may come up with a number of options, which we will then discuss further.

This is just the start of us ensuring that your money is working as hard as possible for you and that our plan meets all of your goals.

3

Recommendation

When we have finished our research for you, we meet to discuss our findings and make firmer plans for your financial future.

We will explain how our plans will work in the long and short term.

We are able to do this in person or in a written report, whichever is best for you.

In the recommendations, we provide details of your existing financial position and any financial products you may have, such as pensions, ISAs, life assurance, collectives or investment bonds.

We will comment on each of these and provide details of how we think your situation could be improved.

It will be a report that is specific to you, reflecting your goals in life.

4

Implementation

At this point, we take the plans we have recommended previously and implement them.

Following our discussion, there may have been changes to our original proposals and a financial plan, which you understand and with which you are entirely comfortable, will be implemented.

We make sure your finances are in order and set up any new investments or other financial products we have agreed are suitable.

Our aim is to give you peace of mind in your financial future.

5

Review

It is important for us both that the plans we put in place continue to be suitable for you and your life goals.

As circumstances may change, we review your plans regularly, suggesting, presenting and discussing changes with you, if and when they are required.

Of course, in the meantime, we are always happy for you to contact us to talk through any queries or immediate changes.



As a people business, it is important to us that we hire only excellent people.

We are proud of a lot of the things we have achieved for our clients and as a business over the years. One of the things which brings us the greatest pride is the creation of a cohesive and highly professional team of financial planning professionals.

Our founders, Paula and Dacre Staines, worked for regional and large national advisory firms before establishing DBL in 2007. Such varied early careers has given invaluable insight into different working styles, investment methodologies and approaches to the industry.

From these rich and diverse backgrounds, Paula and Dacre have evolved their own ideology of wealth management. Whilst Paula has retired, Dacre continues to manage the business and develop the DBL principles. The team has over four decades of financial planning experience between them. You can learn more about our people below.



Dacre Staines
Partner

A qualified IFA since the year 2000, Dacre started his career working for Redcliffe Associates (now Chase de Vere) in Wilmslow, before leaving to establish DBL Asset Management in 2007.

Dacre's thinking behind creating DBL was to build a company which worked more quickly and more personally with clients than large multinationals ever could, placing a high level of emphasis

on personal service and meeting client needs and expectations faster.

As well as performing the core duties of an IFA, Dacre is managing partner of DBL Asset Management, with responsibility for the day-to-day strategy and operations of the company. In his spare time, Dacre enjoys golf and rugby and can be found occasionally completing the odd DIY project.

“ I have been a client of DBL Asset Management for many years and have always valued the friendly and professional manner in which they have dealt with my interests. ”

Ben Southworth

“ A cohesive and highly professional team of financial planning professionals. ”



Mark Easter
Financial Adviser

Mark joined DBL at the beginning of 2018, having been a professional rugby player.

He first played rugby at school at Dulwich College and then studied Geography and Business at Nottingham University, where he also played for Nottingham Rugby Club. After graduating, a trial at Northampton Saints resulted in him staying there for six years. He transferred to Sale Sharks in 2011 and he and his family moved to Wilmslow.

On retiring from rugby at the grand old age of 33, Mark taught business studies

at Wrekin College in Shropshire and was Director of Rugby. Financial services had always been a profession, which had interested him, and as he had benefited from Dacre's financial advice himself, he decided to make the career change.

Mark has completed his professional examinations and is now a fully qualified financial adviser. His first hand experience of the issues sports professionals face is invaluable.

He is married with two young daughters and two dogs, all of whom ensure Mark maintains an active lifestyle.



Michelle Hayes
Client Services Manager

Michelle first came to work for DBL Asset Management in 2007, having previously worked in both small regional firms and larger national services companies.

Michelle has over 24 years of experience in the financial services industry and provides vital assistance to all DBL clients regarding many of their queries. Michelle also assists Mark and Dacre

in much of their work while being responsible for fee reconciliation and accounts.

In her spare time, Michelle enjoys being with family and friends, and can often be found watching Manchester City at the Etihad Stadium, where she is a season ticket holder.



Michelle Coulton
Client Services Manager

Michelle has been a member of the DBL team since June 2016. She started her financial services career in 2002 and prior to that worked in the hotel and catering industry for eleven years.

She holds the Chartered Insurance Institute's Financial Planning Certificate: Stage One. Michelle is part of our client services team and supports our planners, Dacre and Mark, by assisting

them in their day-to-day duties, liaising with clients and providers and keeping our back office systems updated.

Much of Michelle's free time is spent with her husband Brett and young daughter Megan. She is brushing up on her golf skills but is the first to admit she is not ready to leave the driving range yet!



Emer Fitton
Operations Manager

Emer joined DBL Asset Management from the Manchester branch of Coutts private bank in April 2013, where she was a financial planning support officer for six years.

Her role at DBL Asset Management involves several elements of our business and client processes, enabling us to work harder and smarter for our clients.

With **over ten years of** experience in the industry, Emer is also involved with our business development and brings her great knowledge of financial adviser support processes to help make sure DBL's clients are expertly serviced.

Away from work, Emer has three children who take up most of her time, although she manages to enjoy some football and reading whenever she can.

One of our strengths is that we are the same kind of people as our clients.

As a firm we are focused, demanding of high principles and performance and absolutely committed to outstanding personal service.

Our select group of clients span a broad range of backgrounds, from retirees and business owners, to sports professionals.

We work with people from diverse backgrounds but, without exception, we have many of the same principles and aims as our clients.

We know that we have to earn the right to continue working with you every single day, because your needs are constantly changing and your plans for your future, constantly evolving. As your goals change, we need to be flexible to ensure your financial plan changes in turn.

What will never change, though, is our commitment to excellence and our willingness to not settle for anything other than the personal financial planning service we believe our clients deserve.

**“ ... your needs
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The “personal touch” is also very much part of the service at DBL, and they strive to ensure that they have a clear understanding of personal and business objectives, whilst delivering a service that is friendly and approachable.

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The combination of professionalism and a personal approach has been refreshing and the relationship is one which I am sure will continue for many years.

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“

Through my professional career, DBL have helped look after my financial interests with a service above and beyond the level I originally expected.

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a: 14 Kennerley's Lane, Wilmslow, Cheshire, SK9 5EQ
t: 01625 529 499 **e:** enquiries@dbl-am.com **www.dbl-am.com**

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