







Welcome to DBL Asset Management

Established in 2007, we are an independent financial planning firm that provides advice to a select number of clients from our offices in the centre of Wilmslow in Cheshire.

We provide a highly personal, bespoke service, promote long-term relationships and develop a deep understanding of your motivations and plans. Through forward planning and a long-term relationship, we will provide you with financial confidence for the years ahead.

Our purpose

As independent financial planners, we help you make informed choices about your financial future. We allow you to achieve your desired lifestyle and will see you reach your goals as you progress through life.

Our approach to financial planning focuses on understanding your life goals. We gain an immediate understanding of you and your circumstances and turn this into a fresh, longterm plan to secure your financial future.

Our guides focus on the financial and lifestyle planning topics that may be of interest to you and they will help you understand the issues around your finances more clearly. If this guide raises questions about your finances that you would like to discuss in more detail, get in touch with the team.

It's not hard to argue that winter is a magical period. In northern hemisphere countries like here in the UK, it's the time of year when cities sparkle with festive lighting, snow dusts dramatic landscapes, and much of the globe slows down to celebrate what is really important to them.

While some people might enjoy spending this time at home relaxing and preparing for Christmas, others dream of visiting exciting new areas of the world, whether that's a northern winter wonderland, or a blissful sunny escape in the southern hemisphere.

If you're looking to satiate your wanderlust, then this guide is ideal for you, as it will help you identify some of these dream locations at this time of year, including (in no particular order):

Lapland, Finland
Quebec City, Canada
New York City, USA
Grindavik, Iceland
St Moritz, Switzerland
Bariloche, Argentina
Sapporo, Japan
Queenstown, New Zealand
Bruges, Belgium
Tallinn, Estonia

In this guide, you can explore each of these destinations to visit during the UK winter, find out about some fun things to do there, and even learn several fascinating facts about the exciting locations.





1. Lapland, Finland

No list of amazing winter destinations would be complete without Lapland in Finland, as this is one of the few places in the northern hemisphere where you truly feel as though you're stepping into a festive wonderland.

Situated just above the Arctic Circle, this northern region of Finland is perhaps one of the best places on the planet to view the awe-inspiring northern lights. While you may have caught a glimpse of them here in the UK in 2024, nothing compares to their beauty in Finnish Lapland.

This is partly thanks to the region being located in the "aurora zone", an area in the northern hemisphere that is known to have a higher frequency and intensity of the northern lights.



FUN FACT!

Finnish Lapland is home to around 200,000 reindeer, outnumbering the human population by roughly 20,000! (Visit Lapland)

If you've always dreamed of taking in this beautiful sight, you might want to book a stay in a glass igloo, allowing you to lie back and watch the lights from the comfort of your bed.

Finnish Lapland is about more than just the northern lights, too. Rovaniemi, the official hometown of Santa Claus, has a wealth of fun activities to keep you and your family busy.

For instance, you could take a reindeer sledding safari through the snowy woods, or ride a sled drawn by huskies for a true adventure through the Finnish wilderness. For something even more thrilling, taking a snowmobile across the tundra could offer the perfect way to explore such vast frozen landscapes.

Alongside these natural wonders, Lapland is home to the Santa Claus Village, where your younger loved ones can send a postcard from Saint Nick's official post office.



Some exciting events to look forward to

Skabmagovat - Indigenous Peoples' Film Festival - Occurring between 23 and 26 January 2025, Finland's northernmost film festival celebrates Sami people in the media industry.

The Polar Night Light Festival – This celebration of light – which is taking place between 10 January and 3 February – includes light installations and illuminated ski slopes.



2. Quebec City, Canada

With its European charm and festive atmosphere, Quebec City is another place that transforms into a winter wonderland each year.

As a Unesco world heritage site, Old Quebec is home to cobbled streets and plenty of 17th- and 18th-century architecture, such as the Chateau Frontenac, a grand hotel with a hilltop view over the St Lawrence River, and the Petit-Champlain district, one of North America's oldest shopping streets.



DID YOU KNOW THIS?

The Chateau Frontenac Hotel holds the Guinness World Record for the most photographed hotel in the world. (Atlas Obscura)

During the winter months, the streets are adorned with sparkling lights and many outdoor vendors offering hot chocolate and mulled wine to keep you warm.

There are also plenty of outdoor activities in Quebec City during winter. One of these is tobogganing down the Dufferin Terrace slide, a tradition that dates back to 1884.

Or, for a more relaxing experience, you might want to take a horse-drawn carriage through the snowy streets or try skating at Place D'Youville.

If you're willing to venture just outside of the city, it's well worth visiting Montmorency Falls, which freezes over in winter to create a breathtaking ice formation.



3. New York City, USA

The "City That Never Sleeps" is a breathtaking sight at the best of times, but during the winter months, New York City is transformed.

Indeed, a dusting of snow turns the bustling metropolis and its famous landmarks into a winter wonderland, attracting thousands of visitors from around the world.

Perhaps one of the best ways to enjoy New York in winter is to take a stroll through Central Park. You could take a horse-drawn carriage, enjoy the picturesque views, or even relive the Christmas classic, *Elf*, and have a snowball fight in the park.

HERE'S A GEM...

The iconic Rockefeller Christmas tree, which has been a tradition since 1933, takes over 50,000 LED lights to illuminate it! (Rockefeller Center)

New York City is also host to a number of activities in the winter, such as ice skating in front of the iconic Rockefeller Center to watching Christmas-themed Broadway shows in the evenings, namely *Elf the Musical* and *Cult of Love*.

What's more, holiday markets tend to appear across the city at this time of the year, such as the one at Bryant Park, where you can shop for gifts, sample local food, and, of course, sip lots of mulled wine.

Simply walking through Fifth Avenue and taking in the sights of the light displays can fill you with winter joy.

No matter how much time you spend in New York City, you're guaranteed to have more things to do than you can plan for.



Make sure to take part in these events...

New Year's Eve in Times Square – Watching the ball drop at Times Square is perhaps one of the most iconic ways to welcome in the new year.

The Winter Jazzfest – Celebrating 21 years between 9 and 15 January 2025, the Winter Jazzfest transforms the city into a jazz aficionado's paradise.



4. Grindavik, Iceland

Grindavik in Iceland could offer a truly unique winter getaway, as it is located near the Blue Lagoon, which offers a combination of relaxation and natural beauty.

Located on the Reykjanes Peninsula, this geothermal spa is famous for its blue waters set against the black lava fields, which become especially gorgeous in winter when snow covers the area.

Thanks to the nearby geothermal power plant, the lagoon is naturally heated and rich in minerals such as silica and sulphur. The lagoon is actually believed to have healing properties, particularly for your skin!



DID YOU KNOW THIS?

The Blue Lagoon was chosen as one of National Geographic's 25 Wonders of the World in 2012. (Blue Lagoon) As such, floating in the warm blue waters while surrounded by icy landscapes results in an experience you won't soon forget.

If you're seeking even more luxury, the Blue Lagoon offers in-water massages, private pools, and spa treatments.

If you ever manage to climb out of the enticing waters, you could explore some of Iceland's many other attractions.

Reykjavik, the island's capital, is only a short drive away, and here you could embark on the Golden Circle route, which takes you past several iconic sites, such as the:

- Gevsir geothermal area
- Gullfoss waterfall
- Thingvellir National Park.

If you're lucky, you might even spot the northern lights, which further add to the magical winter experience!



5. St Moritz, Switzerland

If you believe the winter period is best spent in splendour, then St Moritz in Switzerland might be for you.

The glamorous resort town in the heart of the Swiss Alps is famous for its breathtaking scenery, high-end shopping, and, of course, world-class skiing.

In fact, with roughly 50 miles of slopes, St Moritz is almost synonymous with winter sports, particularly skiing and snowboarding. St Moritz is also known for its art galleries, chocolate shops, and high-end boutiques, all of which you could spend hours at buying gifts for your friends and family.

You could also spend your evenings enjoying a warm drink or a nice glass of wine in one of the town's many bars and cafes, the perfect way to unwind after a day of adventure.

Ultimately, you'll rarely stray far from the lap of luxury during a trip to St Moritz.



FUN FACT!

St Moritz is considered the home of winter tourism and Alpine sports after hosting the first-ever Winter Olympics in 1928. (Forbes)

Though, if you're seeking a different kind of winter luxury, St Moritz offers a plethora of spas and fine dining at its Michelin-starred restaurants. After a day on the slopes, you could unwind at one of the world's best wellness centres, which offers luxurious treatments and stunning views of the Alps.



Some events on the horizon...

St Moritz Gourmet Festival – This winter food festival, which is being held between 27 January and 1 February 2025, features international chefs and food enthusiasts sharing their craft.

White Turf – Horse racing enthusiasts would love the spectacular White Turf race, which takes place on a frozen lake on 2, 9, and 16 February 2025.

6. Bariloche, Argentina

Nestled in the Andes in the southern hemisphere, the scenic city of San Carlos de Bariloche in Argentina is a city that amazingly blends European charm with South American flair.

Known colloquially as "Bariloche", the mountain town offers an idyllic setting if you're seeking wintery landscapes without the extreme cold thanks to its location in the southern hemisphere.

The city has some breathtaking views of the nearby Nahuel Huapi Lake and the national park of the same name.



HERE'S SOME TRIVIA...

The name "Nahuel Huapi' means "Island of the Jaguar" in the indigenous Mapuche language. (Meandering Wild)

Nahuel Huapi national park – Argentina's oldest national park – allows you to explore miles of pristine trails, crystal-clear lakes, and dramatic mountain views. You might even want to try kayaking in the nearby lakes!

The city itself is a hub for Argentine chocolate, with its Swiss and German influences seen in the plethora of chocolate shops along the Calle Mitre, the main street, where you can sample artisan chocolate and local flavours.

Another popular attraction is the Circuito Chico, a scenic drive that takes you through the mountains while offering inspiring views of the surrounding region.

So, whether you wish to explore the great outdoors, or are simply looking to sample local culinary delights, Bariloche's alpine environments could make it the perfect destination to escape the cold winter of the northern hemisphere.





7. Sapporo, Japan

Capital of Hokkaido, the northernmost island in the Japanese archipelago, Sapporo is one of Japan's top winter destinations.

Indeed, it's known for its annual Sapporo Snow Festival, which is held each February. It features elaborate snow and ice sculptures that range from traditional Japanese scenes to replicas of famous landmarks, attracting visitors from all over the world.

Beyond the Snow Festival, the nearby Mount Moiwa Ski Resort could be the perfect place for some excellent skiing and snowboarding opportunities, as the slopes boast panoramic views of the surrounding mountains.



FUN FACT!

Perhaps unexpectedly, Japan is one of the snowiest nations on earth, receiving betweer 300 and 600 inches a year! (Intrepid Travel)

Then, after a day of adventure on the slopes, you could warm up in the Sapporo Beer Museum, where you can learn about the history of one of Japan's oldest breweries (all while sampling some of their famous beer, of course).

The charming town of Otaru, known for its picturesque canal lined with historical Japanese buildings, could be worth a visit, too, as it's only a short trip away.

This is where the Snow Path Light Festival is held, during which thousands of candles and lanterns illuminate the town's canal, making it a truly unforgettable winter destination.



Some exciting events to add to your calendar

Japanese New Year - If you find yourself in Sapporo for the turning of the new year, you'll witness a perfect blend of traditional customs and winter charm.

The Sapporo Snow Festival – The aforementioned Snow Festival, which begins on 4 February 2025, is certainly one to see.



8. Queenstown, New Zealand

Known as the "Adventure Capital of the World", Queenstown is the perfect place for thrill-seekers and nature lovers alike who wish to take in the majesty of New Zealand's breathtaking landscapes.

Queenstown's alpine scenery make it ideal for adventurers, as the nearby mountains offer incredible opportunities for hiking, biking, and even paragliding. Meanwhile, Lake Wakatipu is perfect for kayaking, jet boating, and scenic cruises.

Some of the city's other high-adrenaline activities include bungee jumping, skydiving, and zip-lining, all offering excitement in one of the world's most beautiful natural settings.



HAVE YOU HEARD THIS?

Queenstown is home to the Kawarau Bridge, the world's first commercial bungee jumping site, which was opened in 1988. (BBC)

Despite its reputation for these high-octane activities, Queenstown also has a more relaxed side. For instance, you could enjoy a leisurely wine-tasting tour in the nearby Otago wine region, known for its pinot noirs, or unwind in one of the many lakeside cafes.

As you can see, Queenstown truly has something for everyone and could be the perfect way to visit the Land of the Long White Cloud.



9. Bruges, Belgium

During the winter months, a trip to Bruges feels like stepping into a fairytale. Indeed, the medieval Belgian city, with its cobbled streets, Gothic architecture, and winding canals, is especially enchanting after a dusting of snow.

Moreover, the beautiful lights illuminating its historic buildings create a warm atmosphere (despite the weather being slightly colder)!

Bruges's main draw during winter is perhaps the Christmas market at Grote Markt. Here, wooden chalets are stocked with gifts, seasonal treats, and plenty of mulled wine.



HERE'S A GEM...

Thanks to its extensive canal network, Bruges is often referred to as the "Venice of the North". (Forbes)

A skating rink in the square also allows you to glide across the ice under the towering Belfry of Bruges.

Speaking of the Belfry, a climb up the dramatic medieval tower will reward you with breathtaking views over the city's rooftops, which look especially magical when covered with snow.

One of the better ways to explore the city is by boat, as many of the canals are flanked by impressive buildings. Or, you could take a horse-drawn carriage through the city's winding cobbled streets.

Either way, a trip to Bruges is almost guaranteed to make you feel as though you've stepped back in time.



Don't miss your chance to take part in this event...

Winter Glow – Starting on 22 November and lasting until 5 January 2025, Winter Glow includes plenty of illuminated trails and Christmas markets.



10. Tallinn, Estonia

A winter gem of a location that you might have overlooked is Tallinn, the capital of Estonia.

The city's medieval old town, which is a Unesco world heritage site, is perhaps one of the best-preserved medieval quarters in Europe. With its cobblestone streets, ancient churches, and colourful pastel buildings, it arguably looks even more picturesque in the winter.

Tallinn's Town Hall Square is another area that comes alive in winter, as one of Europe's oldest Christmas markets offers traditional Estonian treats, mulled wine, and handmade crafts.

While the city's old town does offer a glimpse into the past, the Telliskivi Creative City, a trendy district just outside of Tallinn, houses plenty of art galleries, cafes, and shops, all of which showcase Estonia's modern art scene.

Much like the Nordic countries, Estonians also have a love of saunas, so no trip to Tallinn would be complete without a visit to one. Here, you can warm up in an authentic way after a day of exploring the cold yet beautiful city.

So, if you're looking for something a bit different this winter, Estonia might be for you.



DID YOU KNOW?

Legend has it that the tradition of decorating public Christmas trees started in Tallinn as early as 1441. (Visit Tallinn)

If you're seeking a panoramic view of the city, you could climb the Toompea hill, where you'll find the Alexander Nevsky Cathedral, a stunning Eastern Orthodox church with iconic onion domes.

Toompea Castle, located on the same hill, also offers an incredible insight into Estonia's medieval history, with some parts of the imposing structure dating back to the 9th century.



An exciting event that isn't to be missed...

Tallinn Winter Festival – This annual charity music festival is taking place between 11 and 21 February 2025, and features concerts from both local Estonian musicians as well as international quests.

As you can see, the world is full of breathtaking destinations during the winter months in the UK, each with its own charm. Though, travelling to these spots, especially when they come alive during the winter months, could potentially stretch your budget.

Thankfully, we're here to help ensure that your wealth is carefully managed so you could satiate your wanderlust without financial worries.

With our support, you may pursue your travel dreams and explore some of the world's most beautiful locations.

So, make sure to get in touch with us today for some professional guidance.



**** 01625 529 499

enquiries@dbl-am.com

Please note: This guide is for general information only and does not constitute advice. The information is aimed at retail clients only.



DBL Asset Management LLP is authorised and regulated by the Financial Conduct Authority. Registered in England OC328644.



operated in a friendly way."

"DBL have an excellent knowledge of the financial products available in the market and are able to explain them in a clear manner without too much technical jargon."

"I needed sound advice to sort out my financial stability. Dacre stepped in and was invaluable with his advice and how I should proceed. I do not think I could have had a better outcome and I am more than grateful to DBL for their help and commitment over the years."

Getting in touch is easy

- **6** 01625 529 499
- enquiries@dbl-am.com
- www.dbl-am.co.uk
- 14 Kennerley's Lane,
 Wilmslow
 Cheshire,
 SK9 5EQ

DBL Asset Management LLP is authorised and regulated by the Financial Conduct Authority. Registered in England OC328644. The Financial Conduct Authority does not regulate Tax or Estate Planning. The advice and/or guidance contained within this guide is subject to UK regulatory regime and therefore restricted to UK consumers.

"DBL take care of all my financial matters, so they never become a distraction to me. I have trust and confidence in the way they operate and work to maximise my interests."