Carl Turner
FINANCIAL SUCCESS

Carl Turner BA (Hons) Dip PFS

Financial Planning & Wealth Management

DUE DILIGENCE

Hello,

Building a successful professional partnership relies on mutual trust and respect, elements that naturally develop over time. Conducting comprehensive due diligence is an essential step in this process, instilling confidence and laying a solid foundation for a lasting relationship.

I truly value your interest in potentially working with me. In support of your evaluation, I've prepared a document that outlines my qualifications, principles, and the unique approach I take to financial management. If you have any questions or require more information, please feel free to get in touch. I'm here to provide the clarity and assurance you need.

Thank you for considering my services. I'm excited about the possibility of discussing your financial objectives and exploring how we can collaborate to help you achieve financial success.

Best regards,

Carl Turner

Carl Turner BA (Hons) Dip PFS

Contact Details

Phone: +44 114 360 3940

Email: carl@carlturnerfinancial.com

WhatsApp

Book a call in my diary

MY COMMITMENT TO YOU

As an international financial advisor and wealth manager, I am committed to guiding my clients towards financial success. My work is founded on core principles that reflect my professional ethics and dedication to serving my clients.

Client First
At the heart of my practice is an unwavering commitment to putting my clients' interests first. For instance, I have often prioritised a client's long-term financial health over any potential short-term gains on my end. I tailor my advice to their unique needs and circumstances; this is made possible by my independence from any specific product providers.

Reliability
I am always available and contactable, providing my clients with the peace of mind that I am there to support their financial interests. In the face of challenges such as distance, mobility, and complex cross-jurisdictional regulations, my experience and dedication enable me to serve my clients effectively. I value long-term relationships and am committed to being a reliable presence in my clients' financial journeys.

Knowledge, Communication, and Education
Over the years, my dedication to lifelong learning and a commitment to delivering excellence in service have been acknowledged on an international scale. As a recipient of multiple industry awards, I'm continually humbled by the recognition of my work. This reinforces my resolve to provide comprehensive, tailored financial advice and solutions to my clients, drawing on a rich array of qualifications from the UK, USA, Hong Kong, and Thailand. Furthermore, I believe in keeping my clients informed and helping them understand the complexities of the financial world. This empowers them to make better decisions and optimises their financial situations.

Confidentiality and Discretion:
I understand the importance of confidentiality in financial matters. Like 'solicitors' and 'doctors', I adhere to professional standards, ensuring that my clients' financial matters are handled with the utmost discretion.

Transparency:
I am committed to being open and transparent with my clients. They have 24/7 access and 100% control over their investments. I provide clear explanations in plain language, enabling my clients to make fully informed decisions.

Independence:
My independence is a cornerstone of my practice. I pride myself on my ability to source financial solutions from any provider, giving my clients access to a greater number of choices. An example of this was when I was able to find a unique financial solution for a client because of my ability to source from a wide range of providers. My independence reassures my clients that they are getting the best solutions to meet their financial needs.

These guiding principles demonstrate my commitment to my clients and to the highest standards of the financial services profession. My mission is to provide a trustworthy and superior level of service, always prioritising my clients' needs and their financial success.

MY PERSONAL AND PROFESSIONAL JOURNEY

I'm British and embarked on my journey in the personal finance industry after graduating from university in 2004. Four years later, in 2008, I was expanded my horizons and was headhunted by a global financial advisory business and moved to Asia, honing my expertise in advising expatriates.

Fast forward to today, my clientele spans the globe, reflecting the successful global advice I've been providing for nearly two decades. Despite the geographical distances, I maintain regular contact with my clients, ensuring that they're well-supported and their financial goals are being met.

Outside of my main career as an international financial advisor, I also have invested in various businesses for my own financial planning diversification, including a successful recruitment company, various startups and an advisory role to Thai companies and academics on various financial and business issues.

On a personal note, I'm happily married and a proud father of a young daughter. The international nature of my work has given my family and me the unique opportunity to split our time between Asia and Europe, enriching our lives and broadening our global perspectives.

Some useful links

TESTIMONIALS

“ Carl has advised me and my wife on our pension and savings plans. Carl is extremely professional and is committed to updating us on a regular basis. Whilst nothing can be guaranteed with investments, I am very pleased to see the regular growth in our funds under his advice. I would recommend Carl to expats who would like to make the most of their time overseas and save for their future. ”

Mike Emson
Operations Director, Saint-Gobain Interior Solutions

“ Carl has been advising me on my financial planning for over 14 years. We have had regular reviews regarding my financial planning since starting to work together and I am happy with the performance and the strategy in place. I would recommend Carl to help people with their investment planning needs. ”

Alejandro Saiz
Computational Astrophysicist, Mahidol University

“ I have been a client with Carl for over ten years, three countries, two continents. To say that Carl’s judgement and support is invaluable is an understatement. He is excellent at making you consider your goals and objectives in a realistic manner. ”

Gina Maria Singh
Head of Operations, RIF EUROPE

These represent three out of over fifty testimonials from my clients.
Read more on my website.

QUALIFICATIONS

Professional Memberships

- Chartered Institute of Insurance UK (CII)
  CII Membership number 011482699K
- Chartered Institute for Securities and Investment (CISI)

UK – Chartered Institute Insurance (CII)

Advanced Chartered Diploma in Financial Planning

- AF5 Financial planning process
- AF1 Tax (Exemption)

Diploma in Financial Planning

- R04 Pension
- J03 Tax
- J06 Investment principles, markets & environment

Certificate in Financial Planning

- CF1 UK regulation and ethics
- CF2 Investment and risk
- CF3 Financial Protection
- CF4 Retirement Planning
- CF5 Integrated Financial Planning

Certificate in Mortgage Advice

- CF6 Mortgage Advice Hong Kong - CIB

De Montfort Leicester University – Accounting and Business Finance Degree - BA Hons

United States

- NASAA Series 65 – Uniform Investment Advisor Law Exam Certified

Hong Kong - CIB

CIB Qualified

- Paper 1 – Principles and Practice of Insurance
- Paper 2 – General Insurance
- Paper 3 – Long Term Insurance
- Paper 4 – Investment-Linked Long Term Insurance

Thailand

SET Securities Qualified

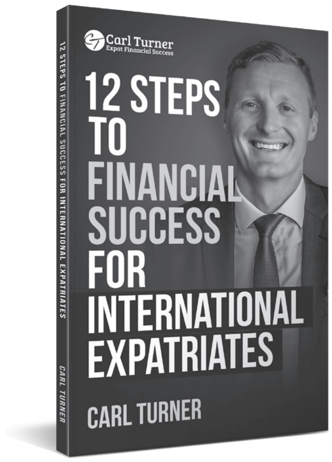
- Paper 1 – Securities Investment Consultant Examination

AWARDS

The International Investment Awards are the industry's highest honours. I have am honoured to have been recognised as Highly Commended in the Emerging Talent category in 2019 and 2021.

Moreover, during my time with one of the largest, award-winning multinational financial consultancies, I've been privileged to receive eleven individual accolades. These recognitions include prestigious titles such as 'Global Consultant of the Year' and 'Top Performing Country Manager,' highlighting my commitment and effectiveness in the industry.

PUBLISHED BOOKS



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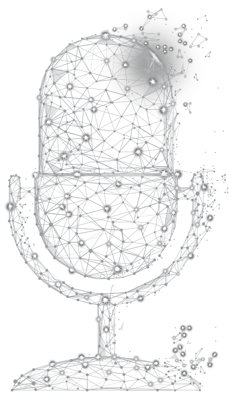


INTRODUCING OUR TIERED SERVICE STANDARDS

At Carl Turner Financial, we understand that each client is unique, and so are their financial needs and aspirations. That's why we've designed our services to cater to different levels of investment, ensuring that you receive the attention, expertise, and value you deserve.

It is not just about building and running portfolios, it is about fully supporting clients and their families, throughout their careers and into retirement, on all aspects of their financial planning and more!

Our commitment to you is unwavering. We are here for you anytime you need us. Whether it's an urgent matter that needs immediate attention or a simple query, the team are just a call or a WhatsApp message away. Even on Christmas Day, I am ready to assist if you have an emergency because I believe in being there for my clients when they need me the most.

We are proud to have a dedicated administrative support team that promptly addresses any administrative queries. Our promise is to respond to you on the same day, ensuring that your financial matters are handled with the utmost urgency and care.

Our tiered service standards are designed to provide varying levels of service based on the amount of assets we manage for you. This structure allows us to offer more personalised and comprehensive services to clients with larger portfolios while still providing excellent service to all our clients.

Our ongoing support, service, and fund management fee is charged as a percentage of your investments per annum. This fee is automatically deducted from your investments, providing a hassle-free experience for you.

We invite you to explore our service tiers and discover how Carl Turner Financial can provide you with the financial guidance and support you need to achieve your financial goals.

Accounts Under $250,000

- Annual review online
- Monthly market update emailer & podcasts
- Basic Tax planning
- Wealth and investment management advice, including insurance advice

Over $250,000 and under $1.5m

All services from the previous tier plus:
- Bi-annual review
- Fund manager and wealth management webinar access
- WhatsApp direct message service for important market news
- Tax planning services to minimise tax liabilities and optimise tax saving opportunities
- Regular updates on changes to local tax rules

Over $1,500,000

All services from previous tiers plus:
- Quarterly review
- Cashflow modelling
- Face-to-face at least once per year regardless of your location
- Direct access to speak and communicate with fund managers
- Estate planning
- Family advice and succession planning
- Dedicated senior admin, with one point of contact
- Career counselling advice service – from an external senior recruitment consultant

Over $3,000,000

- All services from previous tiers plus:
- 24 hr Concierge service
- Regular face to face reviews based on your needs
- Free family access to financial planning
- Direct access to meet with fund managers
- Family office services (multi-generational wealth management)
-

Exclusive Concierge Service for $3m+ clients

- Help with other aspects of your life
- Discreet service and ongoing support
- Everyday help
- Help with bookings for hotels, taxis, restaurants
- Booking and access to discount business class flights/first class – organise and book
- Holidays – arrange trips/private events – take care of all the hassle
- Help buy gifts/ flowers etc., organise travel etc.
- Visa support and help South-East Asia & UK
- Car insurance renewals, help with property purchase/sale
- Fixers (Thailand) – driving licence renewal etc.
- Booking and organising physios/private doctors' appointments/second opinions (have connections for all)

FEE TRANSPARENCY

In my professional relationship with you, clarity and transparency are paramount, especially when it comes to fees. I am committed to ensuring you are fully aware of any costs associated with my services before I undertake any work on your behalf. I want you to feel confident and informed at every step of our journey together.

I offer an initial consultation at no charge as a way to kick-start our partnership. This meeting provides an opportunity for us to become acquainted, for me to understand your financial needs and aspirations, and for you to get a sense of how I work. During this consultation, we might discuss your current financial situation, your future goals, and any potential challenges you foresee. It's also an excellent opportunity for you to ask any questions you might have about my services or approach.

I firmly believe this open, no-obligation conversation lays a strong foundation for a successful partnership, as it allows us to align our expectations right from the start.

Tiered Implementation Fees
The tiered servicing structure works like income tax tiers, with a beneficial twist - the more you invest or wealth grows, the lower percentage cost of your fees.

- For your first $250,000 invested, the fee is 3%.
- Any amount above $250,000 and up to $500,000 is charged at a lower rate of 2%.
- For investments from $500,001 to $1,000,000, the fee drops further to 1.5%.
- If you invest between $1,000,000 to $3,000,000, the rate reduces to 1%.

I charge no implementation fee on investments over $3,000,000
So, for a $600,000 investment, you would pay 2.33% in total fees instead of 3%, if the same percentage had been applied to the entire investment.

This demonstrates that the more you invest, the less percentage you pay in fees, making your investment more cost-effective.

Ongoing Servicing Fees (per annum amount)
This is the percentage per annum for ongoing support, service & fund management. The levels of service given is explained in the previous page covering our tiered service standards.

Accounts Under $250,000 = 1.25% per annum
Over $250,000 and under $1.5m = 1% per annum
Over $1,500,000 = 0.75% per annum
Over $3,000,000 = 0.5% per annum

Change of agencies and restructuring
Depends on the amount of work needed, but ranges from 0.5% - 1% initial, plus tiered ongoing service fees.

Service charge
Ad hoc service fee $300 per hour
A minimum advice fee $3,500 applies

FINANCIAL SERVICES NETWORK

Global Client Protection with Personalised Service

Carl Turner Financial Success is part of Financial Services Network (FSN), a globally licensed and regulated financial network.

Who is Financial Services Network Ltd (FSN)?

FSN is a leading global financial advisory network with over 30 years of experience. Specialising in investment portfolio advice and insurance broking services, FSN manages over $1 billion in assets and operates in 47 countries.

Regulatory Status

The organisation is fully licensed under MiFID in Cyprus and Mauritius. It holds a Global Business Licence (Category One), an Investment Adviser (Unrestricted) Licence, and an Insurance Broking Licence from the Mauritius Financial Services Commission. The licence number is C116016070, underlining the stringent regulatory compliance under which FSN operates.

EU MIFID Cysec Licence

Global Mauritius Licence

Core Operations

FSN operates as a regulated entity that offers a wide range of investment and insurance services. The network comprises Independent Financial Advisors (IFAs), referred to as "Business Partners," like us at Carl Turner Financial Success, who operate under FSN's regulatory and compliance oversight.

FSN will never have access to or control your funds; they act as an intermediary between you and your chosen product provider. Both FSN and Carl Turner Financial Success only recommend and work with regulated product providers.

Administrative and Compliance Features

FSN's administrative headquarters are based in Europe, backed by a strong team of 20 full-time, client dedicated administrators. They adhere to strict compliance protocols, ensuring the utmost client safety and data integrity.

Why Partnering with FSN Benefits You

Global Reach
FSN has 170 Advisors globally spread across 47 countries, which means we can service you anywhere in the world. Coupled with 20 client-dedicated administrators positioned in Cyprus and Asia, this offers you the benefit of a truly international service and fast response times.

Outstanding Product Range
FSN offers a wide range of fully regulated and licensed financial products to give you the broadest policy choice.

Independence & Objectivity
FSN is not tied to any single product provider, which allows us to offer impartial advice. This ensures that the financial plans developed for you are custom-tailored to meet your individual needs.

Superior Administrative Support
The client-focused administrative team at FSN which has been servicing clients since 1992, enhances the speed and efficiency with which your queries and needs are addressed.

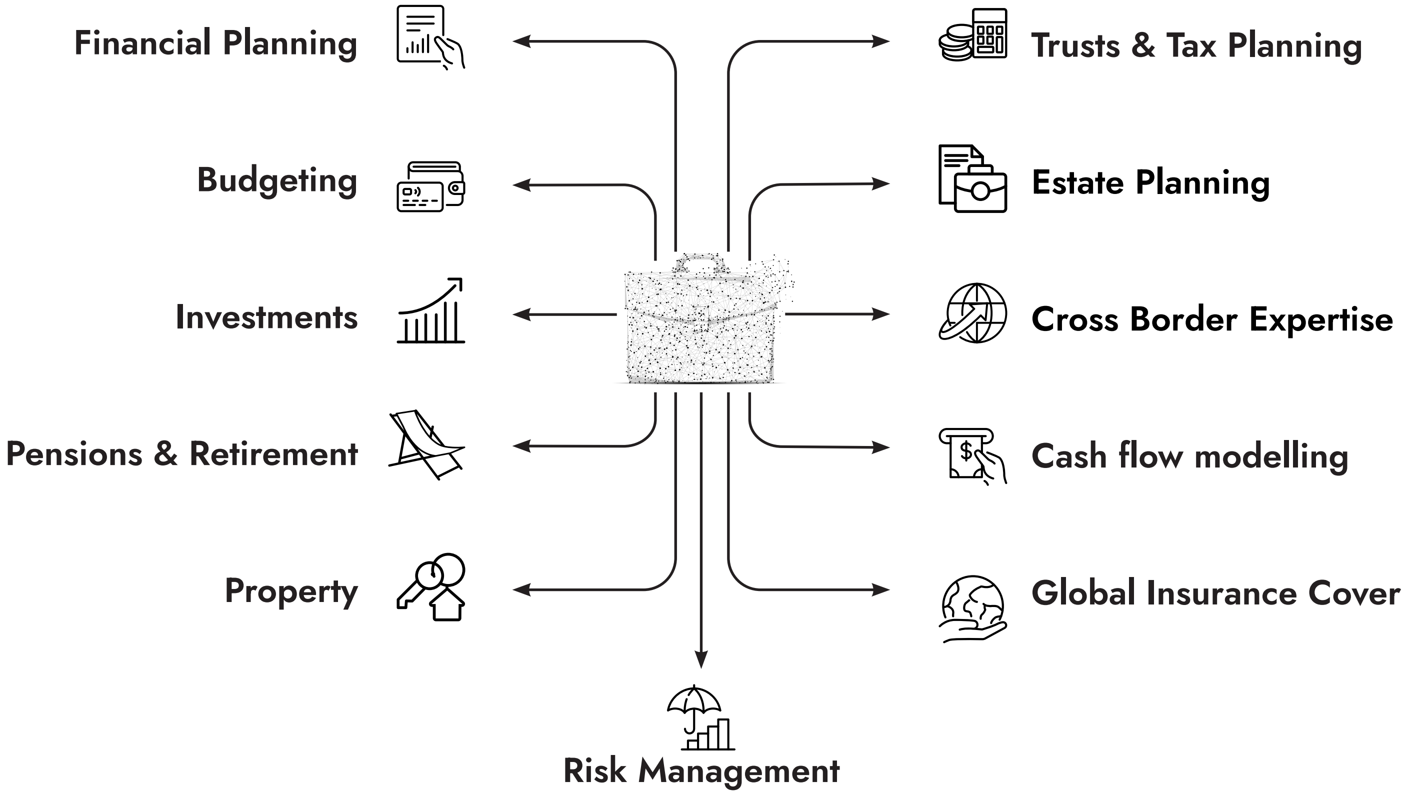
Contact Information for FSN

Admin Address: 4th floor, City Chambers, Vasili Vrionidi Street, 3095 Limassol, Cyprus.
Registered Address: 2nd Floor Ebene House, 33 Cybercity 72201 Ebene, Mauritius.
Telephone: +357 25 817 027
Email: info@fsn-global.com

Senior contact at FSN

Christina Sofocleous: Head of Compliance and Director: csofocleous@fsn-global.com
Antony Barnett: CEO abarnett@fsn-global.com

MY FINANCIAL TOOLKIT



MY GLOBAL PARTNERS

SOVEREIGN
SovereignGroup.com

GUINNESS
ASSET MANAGEMENT LTD

cg Canaccord Genuity
Wealth Management

Marlborough
Fund Managers

utmost™
INTERNATIONAL

evelyn
PARTNERS

unisure®
health • life • global

MORNINGSTAR®

novia global

RL360°

Standard Bank

iShares®
by BLACKROCK®

QUILTER CHEVIOT
INVESTMENT MANAGEMENT

Vanguard®

CLIENT EMPOWERMENT & PROTECTION

I believe in open, honest communication and your satisfaction is my top priority. If you encounter any issues, I urge you to get in touch with me directly. I am committed to addressing your concerns promptly and effectively.

However, if after our discussion, you still feel your concerns have not been adequately addressed, we have a robust escalation process in place:

Christina Sofocleous: Head of Compliance and Director
Email: **csofocleous@fsn-global.com**

CISI Member Complaints: **feedbacksandcompliants@cisi.org**
CII Member Complaints: **complaintsagainstciimembers@cii.co.uk**

In the unlikely event that further mediation is needed, depending on the jurisdiction of your investment, you are entitled to reach out to the Financial Services Ombudsman. These bodies are designed to ensure your fair treatment and protection in financial dealings.

Isle of Man Ombudsman: **ombudsman@iomoft.gov.im**
UK Ombudsman: **complaint.info@financial-ombudsman.org.uk**
US Consumer Financial Protection Bureau Ombudsman: **CFPBOmbudsman@cfpb.gov**

Our ultimate aim is not just to provide you with the best possible financial advice but also to ensure your comfort, confidence, and peace of mind in all financial matters. Please remember, this process is part of our promise to you and is indicative of our dedication to uphold your rights and interests at all times.

DATA PRIVACY

Carl Turner Financial is part of the Financial Services Network (FSN) and we take data privacy and security seriously. We are committed to protecting the personal data of our clients, employees, and other stakeholders, and we comply with the General Data Protection Regulation (GDPR) and other applicable data protection laws and regulations.

We collect and process personal data for legitimate business purposes, such as providing financial advisory services to our clients, managing our business operations, and complying with legal and regulatory requirements. We only collect and process personal data that is necessary for these purposes, and we ensure that it is accurate, relevant, and up-to-date.

We use appropriate technical and organizational measures to protect personal data against unauthorized access, disclosure, alteration, or destruction. We limit access to personal data to those who need to know it for legitimate business purposes, and we train our employees and contractors on data protection and security best practices.

We retain personal data only for as long as necessary to fulfill the purposes for which it was collected, unless a longer retention period is required by law or is necessary for the establishment, exercise, or defense of legal claims.

Details on how long we keep personal data

We will not keep your personal data for any longer than is necessary in light of the reason(s) for which it was first collected. Your personal data will therefore be kept for the following periods (or, where there is no fixed period, the following factors will be used to determine how long it is kept):

- If you make an enquiry but do not engage our services, we will keep your personal data for 3 months from the date of last communication.
- If you engage our services, we will keep your personal data for 7 years from the date of last communication.

How you can access your Personal Data

If you want to know what personal data we have about you, you can ask us for details of that personal data and for a copy of it (where any such personal data is held). This is known as a "subject access request".

There is not normally any charge for a subject access request. If your request is 'manifestly unfounded or excessive' (for example, if you make repetitive requests) a fee may be charged to cover our administrative costs in responding.

We will respond to your subject access request within one month of receiving it. Normally, we aim to provide a complete response, including a copy of your personal data within that time. In some cases, however, particularly if your request is more complex, more time may be required up to a maximum of three months from the date we receive your request. You will be kept fully informed of our progress.

We do not transfer personal data to third parties, except for those who provide services to us and who are bound by confidentiality and data protection obligations.

We respect the rights of data subjects under the GDPR, including the right to access, rectify, erase, restrict processing, and object to processing. We have procedures in place to handle data subject requests in a timely and effective manner.

If you have any questions or concerns about our GDPR compliance or our data protection and privacy practices, please contact our Data Protection Lead at **Lyn@carlturnerfinancial.com**

Europe

Cyprus: 1st Floor, Ayios Athanasios, 4107 Limassol, Cyprus

UK

4th Floor, 18 St. Cross Street, London, EC1N 8UN

Asia

Thailand: 5th Floor, Chavanich Building, Soi Sukhumvit Rd 69, Bangkok 10110

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BOOK A CALL WITH CARL