The Spectrum IFA Group

International Financial Advisers

Our office in Portugal

With Care, You Prosper

Who is The Spectrum IFA Group?

The Spectrum IFA Group was established in 2003 and aims to help English speaking expatriates with their financial, investment and tax planning in their country of residence or their intended country of residence.

We are independently owned and have over 50 advisers throughout Europe. With specialist pension and investment technical experts, and a financial planning team in Barcelona, we are best placed to provide comprehensive financial planning services across Europe.

As advisers, we live and work within our local communities and as such, have an in-depth knowledge of the challenges expatriates face, as well as local technical knowledge, experience and professional contacts.

Each client has a unique plan for their future and our role is to create and provide bespoke solutions for expatriates and their families through a broad range of services and structures. We aim to give you the confidence and financial peace of mind to enjoy your new life in Europe.

For more information about us please visit www.spectrum-ifa.com

Portugal Office

Mark Quinn BA ATT APFS
Mark is originally from Manchester and moved to Portugal in 2014. After obtaining a degree in Finance, he started his career in London as a researcher and report writer for several accountancy and advisory practices before being promoted to Independent Financial Adviser status in 2005.

With over 20 years of experience he has broad experience in advising individuals, companies, and trusts regarding their financial and tax issues.

He is a dual-qualified Tax Adviser with the Association of Tax Technicians (UK) and a Chartered Financial Planner with the Chartered Institute of Insurance (UK).

Debrah Broadfield LLB LLM ATT APFS
Debrah is from Manchester and moved to Portugal in 2015. Prior to joining Spectrum she was advising in the UK and Europe, focusing on Portugal and cross border issues.

She entered financial services, obtaining Chartered Financial Planner status with the Chartered Institute of Insurance (UK), after completing undergraduate and postgraduate studies in law.

She has broad experience in the areas of pensions, investments, trusts, estate and succession planning, and personal and inheritance tax planning.

She is also a qualified tax adviser with the Association of Tax Technicians (UK).

Our services in Portugal

We are able to help you in all areas of personal financial planning by looking at your position as a whole and taking into account the complex cross-border issues expatriates face.

Our services include:

Tax planning
Efficient tax planning is about ensuring you pay the right amount, in the right place at the right time.

Many people have income arising from many different jurisdictions, whether that be rental, pension or investment income, and each will be treated differently and may even be taxable in different jurisdictions. Even if you believe your situation is relatively simple, there are always planning opportunities and pitfalls as an expat, so it is best to take qualified advice.

We can advise on effective tax-saving structures in your country of residence, restructuring for improved tax efficiency and tax-saving opportunities, whilst ensuring fiscal compliance.

Investments
How you hold and structure your wealth can impact how you are taxed on your investment returns but personalised investment advice is also very important. It must be looked at in the wider context of your total asset base, financial goals, tax residency, your attitude to risk and capacity for loss.

You should also regularly review your investment strategies to ensure ongoing suitability, not only because of the ever-changing nature of investment markets, but also because family and personal circumstances change, as well as one's attitude towards investing. For example, you might be more risk-averse as you near retirement or you may need to plan for future income or lump sums.

We are supported by internal and external investment specialists and can advise on the most appropriate investment strategy for you and work with you over time to help reach your financial goals.

Pensions
There is more choice than ever for individuals in respect of their pensions and getting your planning right is critical as it can have far-reaching consequences.

We are qualified to advise on UK and offshore pension schemes and can offer a wide range of solutions to ensure that your pension planning is right for your retirement goals, lifestyle and country of residence.

Succession planning
Succession planning is decidedly more complicated in Europe as each country has different rules. These rules not only affect the level of taxation but who can receive your estate, who pays the tax and what assets attract tax.

Additionally, many individuals do not realise that they might still have a UK inheritance tax consequence even if they have been living abroad for many years.

We are best placed to look at your position from a multi-jurisdictional perspective, ensuring that your wealth is passed to your loved ones in a simple, controlled and tax-efficient manner.

Trust planning
Trusts are commonly used by families to preserve and protect wealth, and in succession planning.

There are many types of trust and corporate structures and the right one for you and your family, if at all, will be dependent on several factors. Additionally, choosing independent, experienced trustees is also extremely important.

We can guide and advise you on new and existing trust and corporate structures, and their suitability for your personal and family goals.

"As an international financial adviser, The Spectrum IFA Group is able to offer financial planning advice in relation to insurance, investments, pensions, tax and estate planning, and currency transfers"

How we work

Initial discussions
We offer a no-obligation initial meeting at no cost to you. This allows us to discuss your needs and objectives, and to determine if we can provide value and advice. It is also an opportunity for you to fully understand our advice process. If appropriate we move to the next stage in the process.

Recommendation and implementation
Moving on from the initial meeting we offer a comprehensive and holistic approach to planning with a view to putting you in the best overall position to achieve your goals. Having said this, we also understand that you may wish to focus on a specific area of planning such as pensions or investments, and are able to offer quality targeted advice.

In line with our advice approach we will identify and prioritise your personal financial objectives, whether they are short, medium or long-term, and identify how to reach those objectives. Our recommendations are tailored to your individual needs and preferred level of involvement in your investment decisions and will be presented in a clear and concise manner.

If you wish to proceed and implement the advice, we will guide you through the implementation process, compliance and paperwork.

Ongoing relationship
A personal ongoing relationship is an important part of our service and essential for our clients' success.

We also understand how important and confidential your relationship with your adviser is. You and your adviser will continue to work together to build and adjust your planning to keep pace with fiscal changes, financial markets and your own personal and family circumstances.

You are in control of how frequently you engage in your financial planning and how involved you wish to be in the process. We are on hand to advise and assist at any time but as a minimum, we hold an annual review.

Corporate information and regulation

Registered office
TSG Insurance Services S.A.R.L.
Siège Social: 34 Bd des Italiens, 75009 Paris
R.C.S. Paris B 447 609 108 (2003B04384)
«Société de Courtage d'assurances» Numéro d'immatriculation 07 025 332 – www.orias.fr « Conseiller en investissements financiers », référencé sous le numéro E002440 par ANACOFI-CIF, association agréée par l'Autorité des Marchés Financiers »

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