



When Did You
Last Speak To
Your Advisor?





Skybound is fully committed to helping clients who would like to invest more responsibly, while still placing importance on growing and protecting their wealth.



‘The advent of Brexit, coupled with changes to legislation, such as that by the Malta Financial Services Authority in 2019, have left many international workers in the lurch with some firms exiting the region, or in some cases their UK-based advisor is no longer able to advise them. And while this has rightly hit the headlines, the real story in Europe is one of clients being overcharged or underserviced by their advisor for years’

When compiling this e-book, we have spoken to some of the most experienced financial advisors in the region to cover some of the recent changes to legislation and investor sentiment, and how this has significantly changed the landscape.

Award winning international financial planning advice from Skybound Wealth Management.

In the words of International Adviser, 'Skybound is an established business with an impressive track record, impressive plans, extensive regulations a great strategy and all-round client focus.'

Skybound Wealth received seven awards across three jurisdictions, which recognise the efforts of every member of the Skybound family.



Is your advisor still licensed to give you advice?

Prior to January 2021, UK based advisors were able to 'passport' into European nations. This meant that those with relevant permissions in the UK could provide advice, often with a limited knowledge of the region to expats in other EU and EEA nations with relative ease. Since Brexit came into effect, these permissions have been revoked, meaning advisors must be regulated in Europe.

While UK based advisors may still be able to provide advice on UK based products, one of the advantages of working overseas is the myriad of different investment options that become available. It's often the case they simply can't provide support, through a lack of local knowledge. Or in some cases, they simply can't help as the EU provider will not accept instruction from a UK based advisor.

Not only are Skybound licensed to provide advice across Europe, as a global firm with regulated entities in jurisdictions such as the UK, UAE, USA and Switzerland, our clients have the peace of mind that wherever their life takes them next, they can continue to receive high quality financial advice.





Are your investments aligned with your ethics?

Traditionally, investment decisions have centred around financial considerations. However, given the growing focus on the impact companies have on the world, people are now increasingly applying non-financial considerations to their investment decisions. Yet many International financial advisors are failing to provide this type of solution.

Skybound is fully committed to helping clients who would like to invest more responsibly, while still placing importance on growing and protecting their wealth. That's why we've created a Responsible Growth portfolio range, and you can read more about this by clicking [here](#)

Fees, Fees, Fees

All companies charge fees, but with some bundling them together and most having different names for the charges they apply, it's almost impossible to compare against another provider.

Often, the biggest drag on growth is fees. So, it's important to understand the impact of avoidable/ unnecessary fees on your savings.

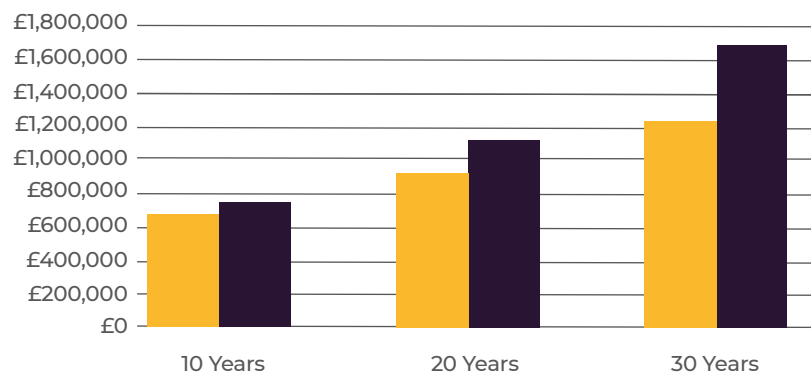
While costs are not the most important thing in investing, all other things equal, a lower cost portfolio will always perform better than a higher cost one.

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The table below illustrates the potential benefit of reducing an investors fees, even by just 1%.

3% p.a.	Total return	Years	4% p.a.	Total return
£674,676	34.9%	10	£745,416	49%
£910,377	82%	20	£1,111,291	122%
£1,228,421	145%	30	£1,656,749	231%

***Based on a £500,000 investment.**





What are the implications of stopping your plan?

In some cases, you may incur a charge by terminating your policy early. If you think this might be the case, Skybound's team of highly experienced international wealth management specialists are on hand to guide you through the small print and help you to understand the pros and cons of staying put or starting a new policy.

When did you last speak with your advisor?

Whilst your advisor should have contacted you to explain if you have been affected by any of the recent changes, often it's the case that investors are left in the dark and to manage their portfolio on their own. Many international expats that we speak to are worried that their pension or savings solution is not living up to expectations. Many are unhappy with the products, service and high cost of their existing arrangements.

Second Opinion?

Even if your advisor is still in the region, if any of the aforementioned points resonate with you it would be prudent to obtain a second opinion on your finances.

Don't have enough time?

When booking a holiday, we typically spend hours online searching for a hotel, then just as long reading the reviews of others. The same applies to countless other big purchases. And when all is said and done, your savings today are for the biggest purchase of them all – a perfect future!



Skybound's team of global investment experts work constantly to find ways to protect and grow your investments, so you can rest easy knowing that your tomorrow is everything you dreamed it would be.

What Is An Investment Review?

An investment review will involve a meeting with one of our investment planning experts to explore your financial planning. We will assess your needs and objectives along with reviewing the policies you have in place. We will help you to understand the planning you already have, what you need from your pensions and how you will achieve your future goals.

Using interactive web meetings, online conferencing and purpose-built investor portals, Skybound's team of experienced financial planners are literally in the palm of your hand.

Skybound Wealth's Ongoing Commitment To You

As your partner on your journey, we will be with you every step of the way.

- Review meetings to assess your current circumstances and recommendations in line with any
- changes needed
- Access to your Financial Planner and technical support within the team
- Access to international tax experts and qualified pension specialists
- Regular market updates
- Updates and information regarding your holdings
- Access to exclusive seminars and events
- Answers to any ad-hoc financial planning queries which you may have
- Research and analysis using comparator software of the market to ensure that the Investment Managers are producing consistent returns in line with risk parameters
- Reviewing and rebalancing of your portfolio in line with the latest research from our internal investment committee



Working Together For A Brighter Future

Through a combination of passion for what we do, a desire to innovate and our ambition to define the future of the offshore wealth advice industry, Skybound Wealth Management exists to guide you through the important financial decisions required today, to ensure you benefit from the freedom of tomorrow.

Skybound Wealth Management is a signatory of the United Nations Principles for Responsible Investing (PRI).

As signatories, Skybound Wealth commits to upholding PRI principles that aim to develop a more sustainable global financial system. Part of how we do this is by integrating ESG considerations into our investment portfolios.

Signatory of:





Securing Your Future.

Wherever You Are Today.

We exist to educate and guide you through the important decisions required today, to ensure you benefit from the freedom of tomorrow.

