

The European Financial Planning Group

The European Financial Planning Group was established in Gibraltar to provide regulated Financial Planning and Wealth Management advice to individual and corporate clients already based in Gibraltar and southern Spain, together with those looking to move to the area.

Having acquired the business of two local firms of Financial Advisers, who together could boast histories going back over three centuries, European Financial Planning Group currently advises around 6,000 individual clients on all aspects of financial planning as well as a significant number of businesses and pension scheme trustees.

Our company is partly owned by Yorkshire Investment Group, the largest privately owned investment group in Yorkshire with over £500m of client's money under advice and market leaders in the areas of Wealth Management and Employee Benefits.

The European Financial Planning Group team is headed by Chief Executive, Tom Fraser, a former Managing Director of Norwich Union International and AMP Europe. The work of our Financial Advisers is overseen by Paul Garner, an FPC qualified multi-tasker with a background in the legal profession and with many years experience in the Financial Services industry.

With what we believe to be the largest team of Financial Advisers locally, European Financial Planning Group can meet with clients in Gibraltar, the offices of our partners in Spain or, indeed, in their home.

All of our Financial Advisers are highly qualified



Mr Tom Fraser

and/or experienced and, together, have an in-depth knowledge of UK, Spanish and Gibraltarian taxation systems and the plethora of legislation that often has to be considered when making recommendations in relation to financial planning.

Our most common enquiries are for advice in relation to UK and Spanish Inheritance Tax planning, Gibraltar Income Tax Planning, Mortgage, Financial Protection (Life Assurance) and Pensions-related issues.

We have access to a large number of both UK and Off-shore products and providers, and are therefore able to recommend a solution to address our clients' specific needs as opposed to encouraging changes in their objectives to fit the products available.

The Gibraltar Financial Services Industry is highly regulated and we are licensed by the Gibraltar Financial Services Commission. In addition,

through our links with Yorkshire Investment Group, we are able to work to the highest standards practiced in the UK.

Above all, we pride ourselves on our personal and friendly service, and it is our aim not to lose sight of this objective in order to create relationships with our clients that will last a lifetime.