

Adviser pack for Sarah Coulson

Background information, qualifications and regulatory status



Background report - Sarah Coulson

The purpose of this adviser pack is to give you more insight into our team of financial planners and their experience within financial services.

You can navigate through the different sections by clicking the left hand menu.

On the left hand side, you can also click to save the whole document as a PDF, or to print it.

If you have a question about any aspect of our services, please contact us using any of these methods:



The Point, Loughborough Road

West Bridgford

Nottingham

NG2 7QW

T: 0800 7723456 | F: 0872 1117721 | team@balancewealth.uk
| www.balancewealth.uk



Sarah Coulson

Financial Planner



I have a wealth of experience in financial services, qualifying as a financial adviser in 1995. Having worked in both large institutions and independent firms, I understand the value of choice, flexibility and truly client-focused advice.

Your goals - our focus. Our careful planning could help you **do more** than you ever thought possible, **sooner** than you imagine.

Website profile

This is an extract from Sarah's website profile here:

[Sarah Coulson - Balance: Wealth Planning](#)



My role

I help individuals, families, and business owners make confident financial decisions to achieve their goals in the most suitable and personal way. My role is more than just offering advice - it's about understanding what truly matters to you. Building a long-term plan that supports your life, values, and ambitions is important to me, making sure that you are guided through the process with clarity and care. I am proud to build lasting relationships based on trust, transparency and a genuine desire to do what is right.

Background

I have a wealth of experience in financial services, qualifying as a financial adviser in 1995. Having worked in both large institutions and independent firms, I understand the value of choice, flexibility and truly client-focused advice.

What's important to me

Ultimately, what drives me is the opportunity to make a real lasting difference in people's lives, not just with their finances, but with how they feel about their future.

Outside of work, I value time with my family (especially my three grown-up children) and friends, enjoying the outdoors and recharging so that I can bring energy and clarity to the work that I do. I enjoy walking, especially with my dog Milo and looking after my two elderly ponies who are still loving life.

Travelling is also important to me, whether it be trips abroad or weekends away in my caravan, I am happiest by the sea! I can usually be found with my head in a book or paper as I especially like to keep up to date professionally, but also enjoy a good story or two.

Trust, honesty and kindness are values that matter to me, both personally and professionally.

Qualifications

I am a Chartered Financial Planner and hold the CII Level 6 Advanced Diploma.

I am also a Fellow of the Personal Finance Society.



Our clients... in their own words

To read how our clients feel about our service, in their own words, click the link below. This shows the feedback given by clients of our Managing Director, Rebecca Aldridge.

Contact Sarah

☎ 0115 7722126

☎ 07931 616884

✉ sarah@balancewealth.uk

📍 The Point, Loughborough Road, West
Bridgford, Nottingham, NG2 7QW

Meet the team



Enthusiastic, knowledgeable, and committed to making a difference.

[View more of our team](#) ➡

Money gives **security and options**. It helps us do the things we want to do. To have nice things around us. To help the people we love.

Statement of Professional Standing

Statement of Professional Standing

Every financial planner must have a Statement of Professional Standing from a professional body in order to practice. This Statement of Professional Standing has been issued by the Chartered Insurance Institute.



Chartered
Insurance
Institute
Standards. Professionalism. Trust.

Statement of Professional Standing

Mrs Sarah Coulson

FCA Individual Reference Number:

SXC02346

People must either be approved by the Financial Conduct Authority (FCA) or be certified by their employer before giving financial advice. You can check if this person is approved by the FCA to give advice, or if they are certified by their employer to give advice, by going to register.fca.org.uk/s/ and searching with their individual reference number as shown above.

The Chartered Insurance Institute (CII) has issued this statement to the above named adviser. The CII has checked that the adviser meets the required qualification standard and confirms the adviser has signed an annual declaration stating that they have kept their knowledge up to date and complied with the FCA Code of Conduct.

These statements are checked and renewed annually.

Date of issue:

1 August 2026

Valid until:

31 July 2027

Matthew Hill
Chief Executive, CII Group

The Chartered Insurance Institute (CII) is the premier professional body for the insurance and financial planning sector with over 100,000 members in more than 160 countries. It promotes higher standards of integrity, technical competence and business capability. The person named above is a member of the CII and is bound by a Code of Ethics as a condition of membership. For more information, visit cii.co.uk/memberssearch

CII Permanent Identity Number 001027210A

Award-winning holistic financial planning. Carefully considering every aspect of your finances, we forecast your lifetime wealth and the lifestyle it could support.

Sarah Coulson - FCA authorisation

You can look this page up here:

[Sarah Ruth Coulson \(fca.org.uk\)](http://fca.org.uk)

Mrs Sarah Ruth Coulson Reference number: SXC02346 Certified / assessed by firm	This individual has been certified and/or assessed by an authorised firm that is regulated for certain activities. This firm accepts responsibility for the certified/assessed individual and the information on this record. The FCA does not directly approve these individuals. No FCA or PRA disciplinary or regulatory action.
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Sarah Ruth Coulson is a member of:

The Chartered Insurance Institute
(CII) 

 Mrs Sarah Ruth Coulson Reference number: SXC02346 Certified / assessed by firm	This individual has been certified and/or assessed by an authorised firm that is regulated for certain activities. This firm accepts responsibility for the certified/assessed individual and the information on this record. The FCA does not directly approve these individuals. No FCA or PRA disciplinary or regulatory action.
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Our fees represent the **time, care** and **expertise** needed to produce your personal financial plan, and help you implement it.

Awards and accolades



Chartered Financial Planners

Awarded by the Chartered Insurance Institute (CII)

Recognised for our commitment to professionalism, ethics, and expertise. Chartered status represents the highest standard in financial planning.



Pension Transfer Gold Standard

Awarded by the Personal Finance Society (PFS)

This benchmark reflects our dedication to delivering high-quality, transparent pension transfer advice.



Money Marketing Awards 2024

Best Retirement Advice Firm & Next Generation Advice Firm of the Year

National recognition for our innovation, holistic approach, and client-first philosophy.



Citywire New Model Adviser Top 100

2018, 2019, 2020, 2021, 2022, 2024

Listed among the UK's top 100 financial planning firms for professionalism, leadership, and trusted client service.



David Norton Building Excellence

Awarded by the Chartered Institute for Securities & Investment

Recognising our forward-thinking approach and dedication to raising standards in financial planning.



VouchedFor Top Rated Adviser 2025

Awarded by VouchedFor in partnership with The Times

Selected for outstanding client feedback, verified reviews, and a consistent commitment to high-quality advice.

We are **award-winning** financial planning experts – **independent, professional**
and **excellent listeners**

Balance: Wealth Planning - FCA registration

You can access this page here:

<https://register.fca.org.uk/s/firm?id=001b000000a8GfdAAE>



The Financial Services Register



Balance: Wealth Planning Limited

Reference number: 629329

This firm is authorised for specific activities and product types. It's important to check the full record for what regulated activities this firm has permission to do.

Contents

- Who is this firm? >
- How are customers protected?
- What can this firm do in the UK? >
- Who is involved with activities at this firm?
- Who is this firm connected to? >

Who is this firm?

Firm details

Check details about this firm's place of business, contact details, etc. ^

The FCA expects that a firm will confirm at least annually that these details are accurate.

Details last confirmed: 03 Jul 2020

Address ⓘ

The Point
Loughborough Road
West Bridgford
Nottingham
Nottinghamshire
NG2 7QW
UNITED KINGDOM

Phone

441157722126

Email

team@balancewealth.uk

Website

<http://www.balancewealth.uk/>

Firm reference number

629329

Registered company number ⓘ

[08552799](#)

Contents

Who is this firm? >

How are customers protected?

What can this firm do in the UK? >

Who is involved with activities at this firm?

Who is this firm connected to? >

Check this firm's status and any additional regulatory information. ^

Status

Authorised

Since 03/11/2014

This firm is authorised for specific activities and product types. It's important to check the full record for what regulated activities this firm has permission to do.

Type

Regulated

Trading names

This firm currently trades under 1 trading names. ^

Current names

Results per page

10 ▾

Showing 1 result out of 1

Name	Status	Effective from
↓A	↓A	▾
Balance: Wealth Planning Limited	Registered	24 Oct 2014

Previous names

Results per page

10 ▾

Showing 1 result out of 1

Name	Status	Effective from	Effective to
↓A	↓A	▾	▾
Think Smarter Consulting	Trading	30 Jul 2014	02 Feb 2016

Results per page

10 ▾

How are customers protected?

Protections and support

Understand the protections you have when dealing with this firm, and how to make a complaint. ^

Customer protections and the Register

Regulated activities performed by regulated firms or individuals are covered by a range of protections. Most of these protections are not through the FCA but are primarily through the Financial Ombudsman Service and the Financial Services Compensation Scheme.

The protections available relate to specific regulated activities, products and investment types. We recommend that you check below for the activities that this firm has FCA and/or PRA permission to provide before going ahead. You should also contact the firm and ask them to confirm the specific protections available to you.

The Financial Ombudsman Service may be able to consider a dispute with this firm

Regulated activities that this firm has permissions for may be covered by the Financial Ombudsman Service. If you have complained to the firm and they haven't responded satisfactorily, you can contact the [Financial Ombudsman](#) for help.

Working with a regulated business gives you a high degree of protection. If our advice is not sound, you can complain. If we cannot resolve the matter you usually have free legal dispute support from the Financial Ombudsman. If we should pay you compensation and we aren't able to do so because of business failure, you can usually claim against the Financial Services Compensation Scheme.

Contents

Who is this firm?

How are customers protected?

What can this firm do in the UK?

Who is involved with activities at this firm?

Who is this firm connected to?

The Financial Services Compensation Scheme may be able to consider a claim against this firm if it fails

Regulated activities that this firm has permissions for may be covered by the Financial Services Compensation Scheme. If this firm has failed, you can contact the [Financial Services Compensation Scheme](#) for help.

If you have a complaint about a firm

First try to contact the firm directly. In most circumstances, a firm must reply within 8 weeks, or 15 days for payment services such as bank deposits, direct debits or online payments.

If you are concerned you have been scammed, contact [FCA Contact Centre](#) and [Action Fraud](#) immediately.

Complain to the firm



Rebecca Aldridge



The Point
Loughborough Road
West Bridgford
Nottingham
Nottinghamshire
NG2 7QW
UNITED KINGDOM



441157722126



rebecca@balancewealth.uk



<http://www.balancewealth.uk/>

Report to the FCA

If you have concerns about a firm listed on the Register, [contact the FCA directly](#).

If you suspect you have been contacted by an unauthorised firm or individual carrying out an FCA-regulated activity, report it to us using [this form](#).

What can this firm do in the UK?

Restrictions

Check the requirements placed on this firm. Requirements are restrictions governing the regulated activities that this firm can do.



We cannot put your money in our bank account unless you are paying our fee.

These are regulations that apply to all financial planning firms. MiFID stands for The Markets in Financial Instruments Directive. The rules broadly require us to tell you what exactly you are investing, what it costs and how it is performing.

Client Money

This firm cannot hold client money. It may be able to control client money if it has the necessary requirements.

Specific requirements may change this firm's ability to hold or control client money – see below for details.

Effective since	Requirement
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30 Jul 2014	Exempt MiFID firm (Article 3) Must comply with the requirements in regulation 4C (or any successor provision) of the Financial Services and Markets Act 2000 (Markets in Financial Instruments) Regulations 2007	>
30 Jul 2014	Exempt MiFID firm (Article 3) Must comply with the requirements in regulation 4C (or any successor provision) of the Financial Services and Markets Act 2000 (Markets in Financial Instruments) Regulations 2007	>



Learn about the regulated activities that this firm has FCA and/or PRA permission to provide and other information related to specific non-regulated activities and services that may impact your business with a firm.



What to do with this information

These regulated activities are grouped into categories. You should check the specific activities within these categories relate to the business you want to do with the firm, not just the categories.

Once you have checked this page, you should contact the firm via their main contact details and ask them to confirm their permitted regulated activities.

If you don't understand whether the permissions cover the business you want to do, you should [contact the FCA](#).

Contents

Who is this firm?

>

How are customers protected?

>

What can this firm do in the UK?

>

Who is involved with activities at this firm?

>

Who is this firm connected to?

>

Advising on investments (except on Pension Transfers and Pension Opt Outs)

LIMITATIONS

Investment Type

Life Policy
Non-investment insurance contracts

Customer Type

Commercial
Professional
Retail (Investment)
Retail (Non-Investment Insurance)

Limitation

Rights to or interests in (both).
Investment activity in "rights to or interests in investments (security)" and "rights to or interests in investments (contractually based investment)" is limited to the investment types granted for this activity.

Advising on Pension Transfers and Pension Opt Outs

LIMITATIONS

Limitation

Rights to or interests in (both).
Investment activity in "rights to or interests in investments (security)" and "rights to or interests in investments (contractually based investment)" is limited to the investment types granted for this activity.

Customer Type

Professional
Retail (Investment)

Investment Type

Life Policy

Contents

Who is this firm?

>

How are customers protected?

>

What can this firm do in the UK?

>

Who is involved with activities at this firm?

>

Who is this firm connected to?

>

Arranging (bringing about) deals in investments

LIMITATIONS



Investment Type

Life Policy
Non-investment insurance contracts

Customer Type

Commercial
Professional
Retail (Investment)
Retail (Non-Investment Insurance)

Limitation

Rights to or interests in (both).
Investment activity in "rights to or interests in investments (security)" and "rights to or interests in investments (contractually based investment)" is limited to the investment types granted for this activity.

Making arrangements with a view to transactions in investments

LIMITATIONS



Investment Type

Life Policy
Non-investment insurance contracts

Customer Type

Commercial
Professional
Retail (Investment)
Retail (Non-Investment Insurance)

Limitation

Rights to or interests in (both).
Investment activity in "rights to or interests in investments (security)" and "rights to or interests in investments (contractually based investment)" is limited to the investment types granted for this activity.

If you need advice from a **team** that shares your **values**, we would love to work with you.