

Background report - Caroline Keegan

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



Caroline Keegan

Chartered Financial Planner



Caroline has worked in Financial Services for over 30 years in different roles for organisations, including private banking, regional financial advice firms and national wealth managers.

Read on to find out more about Caroline.

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 Caroline's website profile here:

[Caroline Keegan - Balance: Wealth Planning](#)





Contact Caroline

☎ 0115 7722126

☎ 07762 048211

✉ caroline@balancewealth.uk

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

My role

I am both a Financial Planner and Life Planner. That means I encourage people to discover what is really important to them and to visualise what they would like their future to look like and then work out how to fit their money around that. Sometimes, this will mean inspiration to think 'outside the box' and leave detail and old patterns of 'doing' behind. Helping you find what serves you best by acting as a sounding board.

My clients include individuals and families from a wide spectrum, who have sought advice because they are going through a transitional time in their life. Perhaps reaching a milestone makes them think about retirement, or other changes such as divorce or redundancy or even receiving an inheritance, which has made them stop and think about what they would like their future to look like.

Background

I've worked in Financial Services for over 30 years in different roles for organisations including private banking, regional financial advice firms and national wealth managers.

What's important to me

I am lucky to live and work in a beautiful part of the world and have always loved living 'out in the sticks' and being outside with my menagerie, bees, Shetland geese and ducks, chickens, cat – Champs who is wild and Monty, my Border Terrier who rules the whole household.

I love walking and spending quality time with my partner John and Monty, family and friends, riding horses, cooking, gardening, yoga and Pilates.

Qualifications

I hold Chartered Financial Planner and Certified Financial Planner status. Only around 5% of all financial planners have this combination of qualifications.

I also hold the (STEP) Certificate for Financial Services (Trusts and Estate Planning) and accumulated so many qualifications in different financial subjects that I am a Fellow of the Chartered Insurance Institute and Professional Finance Society. And I am a Chartered Fellow of the Chartered Institute for Securities & Investments (CISI).

I am also a Financial Life Planner, having trained at the globally recognised Kinder Institute of Life Planning.

To find out more about me, please read my [adviser pack](#).



The KINDER INSTITUTE
of LIFE PLANNING

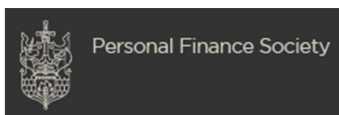
Money gives **security and options**. It helps us do the things we want to do. To have nice things around us. To help the people we love.

Professional Body Membership

Personal Finance Society

Caroline is a member of the Personal Finance Society, which is part of the Chartered Insurance Institute. You can view the registration here:

<https://www.thepfs.org/membership/member-search>



A Chartered Financial Planner must have an Advanced Diploma in Financial Planning, at least five years' experience and maintain a programme of ongoing learning.

Ms Caroline Ann Keegan | Chartered Financial Planner

Country: United Kingdom

Area: Leeds

Designation: FPFS

The logo for a Chartered Financial Planner, featuring a crest with a crown and two lions, and the text "Chartered Financial Planner" below it.

FPFS means Caroline is a Fellow of the Chartered Insurance Institute, she has the Diploma in Financial Planning and is a paying member of the professional body. This is equivalent to a degree and takes several years to achieve.

Chartered Institute for Securities and Investment

She is also a member of the Chartered Institute for Securities and Investment. You

can view the registration here:

<https://www.cisi.org/cisiweb2/cisi-website/join-us/cisi-member-directory>



Caroline Keegan, CFP™ Chartered FCSI

Balance: Wealth Planning Ltd, United Kingdom

FCA number: CAK00003

Employer: Balance: Wealth Planning Ltd

Location: United Kingdom

Certified Financial Planner™: ✓

CFP means Caroline is a Certified Financial Planner. This is equivalent to a degree and takes several years to achieve. FCSI means she is an affiliate of the CISI and

The Certified Financial Planner qualification is equivalent to a degree and is an internationally recognised standard. Regarded as one of the toughest qualifications to achieve, there are less than 1,000 Certified Financial Planners in the UK.

Our unique process leads to **increased wealth**, reduced taxes, improved **confidence** and **reduced risks**. Helping our clients **retire sooner**, have more **holidays**, give **generously**, and feel **in control**.

Statement of Professional Standing

Statement of Professional Standing



Chartered
Insurance
Institute

Standards. Professionalism. Trust.

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.

Statement of Professional Standing

Ms Caroline Keegan

FCA Individual Reference Number:

CAK00003

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.

Date of issue:

1 September 2025

Valid until:

31 August 2026

These statements are checked and renewed annually.

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 150 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/membership

CII Permanent Identity Number 001104963C

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

Caroline Keegan - FCA authorisation

You can look this page up here:

<https://register.fca.org.uk/s/individual?id=003b000000LW0cgAAD>



The Financial Services Register

Ms Caroline Ann Keegan

Reference number: CAK00003

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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Current roles & activities

History

Memberships

Current roles and activities

Show table of all current roles

This is not a full employment history, as it only covers roles with activities regulated by the FCA and/or PRA.

Caroline Ann Keegan is connected to:

Balance: Wealth Planning Limited

The FCA updates any disciplinary or regulatory information immediately, and requires that firms will update all other changes to a certified/assessed individual's record within 7 days.

[FCA CF] Functions requiring qualifications

From 18 Jan 2021

About this role 

[FCA CF] Client dealing

From 18 Jan 2021

About this role 

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.

Additionally, this individual performs 3 activities that require qualifications.

Show activities

Functions requiring qualifications including giving advice about investments, pensions and insurances.

Activities held at Balance: Wealth Planning Limited

[CLOSE X](#)[Print Page](#)

This individual performs 3 activities that require qualifications

These are activities at a firm with which this individual is involved that require an appropriate qualification. These are not the only activities with which they are involved. For more details refer to the firm connected to the activity.

Why do some activities require qualifications?

Certified / assessed individuals require qualifications for activities related to regulated business when they work directly with customers. The FCA shows these activities so you can ask about their qualifications before deciding to work with an individual at a firm.

Investment activities

4. Giving personal recommendations on retail investment products which are not broker funds

Insurance activities

6. Giving personal recommendations on Friendly Society tax-exempt policies (other than Holloway sickness policies where the Holloway policy special application conditions are met)

Pension activities

11. Pension transfer specialist

Contents

[Current roles & activities](#)[History](#)[Memberships](#)

Balance: Wealth Planning Limited

This firm trades under 1 name

Reference number: 629329

Head Office contact details

 The Point Loughborough Road West Bridgford
Nottingham Nottinghamshire

NG2 7QW
UNITED KINGDOM

 441157722126

 team@balancewealth.uk

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

Available for consultation:

 in person

 Nottingham

 by phone

 virtual consultation or via email

It's important to check the firm's record to see its status, any restrictions, and what regulated activities they are permitted to do.

We do not keep individual contact details on the Register. To get in touch with this individual, you should contact their firm.

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The register shows all other roles that have been held by the same person. This helps you see the other places they have worked, and how long they have

This shows the last known employer, the start date of having this particular role in that business and the end date. These dates do not mean they started and left the business, but that the roles started and stopped then. All CF30 Customer roles (financial planners) ended on 8th December 2019 and were replaced with new roles.

History

Show table of all previous roles

This is not a full employment history, as it only covers roles with activities regulated by the FCA and/or PRA.

Caroline Ann Keegan was connected to:

[SERENITY FINANCIAL PLANNING LTD \(Approved roles\)](#)

[SERENITY FINANCIAL PLANNING LTD \(Certified/assessed roles\)](#)

[Yorkshire Investment Consultants Limited](#)

Previous roles for Caroline Ann Keegan

CLOSE X

Print Page 

FRN	Firm Name	Involvement Type	Effective From	Effective To
↓A	↓A	↓	↓	↓
452299	SERENITY FINANCIAL PLANNING LTD	[FCA CF] Functions requiring qualifications	09 Dec 2019	15 Jan 2021
452299	SERENITY FINANCIAL PLANNING LTD	[FCA CF] Client dealing	09 Dec 2019	15 Jan 2021
452299	SERENITY FINANCIAL PLANNING LTD	CF30 Customer	17 Aug 2012	08 Dec 2019
116203	Yorkshire Investment Consultants Limited	CF30 Customer	01 Nov 2007	16 Aug 2012
116203	Yorkshire Investment Consultants Limited	CF21 Investment Adviser	01 Dec 2001	31 Oct 2007

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Memberships

Individuals who are certified / assessed to perform activities that require qualifications are members of professional bodies who oversee these qualifications. You can find out more through the bodies listed.

Caroline Ann Keegan is a member of:

[The Chartered Institute for Securities and Investment \(CISI\)](#) 

[The Chartered Insurance Institute \(CII\)](#) 

Our fees represent the **time**, **care** and **expertise** needed to produce your personal financial plan, and help you implement it.

Client reviews



The real secret to a **successful** financial plan is to keep it regularly reviewed. Life changes fast, and your plan needs to reflect that. **Regulations and investment markets** don't take breaks either. Our unique support continues to **grow and protect your wealth**, keep taxes low and give you **peace of mind**.

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.

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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
-----------------	-------------

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](#).

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Who is involved with activities at this firm?

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Who is this firm connected to?

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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

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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.