Adviser pack for Susie Lovell

Background information, qualifications and regulatory status

Background report - Susie Lovell

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:

Balance: Wealth Planning

The Point, Loughborough Road

West Bridgford

Nottingham

NG2 7QW

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

Susie Lovell

Director & Chartered Financial Planner

I’m Susie, Director & Chartered Financial Planner working with high net worth individuals, families and business owners at Balance: Wealth Planning Limited.

I advise on complex wealth planning, retirement, inheritance tax and trust strategies from our offices in Lincoln, West Bridgford and digitally across the UK.

I've accumulated three decades of experience and technical skill. My focus is on providing clear, considered advice that supports confident decision-making across all stages of wealth accumulation, preservation and succession.

I develop a highly personalised, inclusive financial plan, designed to reflect each client’s wider financial position, family dynamics and long-term objectives. Clients often come to me when facing significant decisions; divorce, business exit, retirement, intergenerational planning — where clarity, coordination and confidence are essential.

I work closely with my clients and their other professional advisers to provide a collaborative and technically robust approach, over a long term engagement, ensuring planning remains aligned as circumstances evolve, legislation changes, and new opportunities arise.

My advice has goals based cash flow modelling planning at it's core. Integrating management of cash and invested capital via various tax wrappers, tax planning, business exit and post-work structuring. Delivering measurable improvements in tax efficiency, investment outcomes and long-term financial security is my ongoing aim.

I also advise on intergenerational planning, trust and estate matters including working with trustees, family and corporate contingency planning, and defined benefit pension analysis.

My collaborative inclusive approach has helped clients simplify complex arrangements, improve tax efficiency and establish multi-generational wealth plans that align family objectives with financial security.

My role as Director includes business strategy and development, with a focus on building our offering in and around Lincolnshire.

Balance: Wealth Planning Limited is an independent, Chartered firm offering holistic planning through a transparent, fixed-fee structure. The firm is independently owned and managed, free from external influence, and recognised in multiple industry awards since inception.

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 Susie's website profile here:

[Susie Lovell - Balance: Wealth Planning]

My role

As a Director and Chartered Financial Planner at Balance: Wealth Planning, my role now focuses on both the wider strategic direction of the business and supporting clients with comprehensive financial planning.

Background

My career began in 1996, almost by accident. I always knew I wanted to do something that makes a real difference and that working with people was where I was happiest. My career path changed from Law to Financial Planning whilst doing administration work on a gap year, by chance in a financial advice firm. A client came in who was too unwell to continue working but didn't know if he could afford not to. He arrived anxious and concerned and, after meeting an adviser, left feeling relieved and confident that he and his family were financially secure, thanks to the income his pension could provide. That very much caught my interest, and I stayed at the firm doing my initial qualifications whilst working.

I still want every client I work with to have that confidence in a resilient financial plan that gives them freedom.

What's important to me

Time – I don't how much of it I have, every bit is precious.

Health – it's fragile and I'm grateful for good health every day.

Loved ones – they are my world.

Integrity – doing the right thing when no one is looking matters.

My downtime is filled with as much as possible; I'm a motorsport enthusiast, mountain biking amateur, motorcyclist, fitness fan, dance lover, baking try hard, and comedy fan.

Qualifications

I hold the Chartered Financial Planner qualification and I am working towards the Certified Financial Planner qualification at the moment. I aim to do a learning project each winter.

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.

Chartered
Insurance
Institute
Standards. Professionalism. Trust.

Statement of Professional Standing

Ms Susan Lovell

FCA Individual Reference Number:

SCL00022

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:	Valid until:
1 April 2026	31 March 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 120,000 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/membersearch

CII Permanent Identity Number 001238751E

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

Susie Lovell - FCA authorisation

You can look this page up here:

https://register.fca.org.uk/s/individual?id=003b000000LVaCkAAL

FINANCIAL CONDUCT AUTHORITY

The Financial Services Register

Miss Susan Claire Lovell

Reference number: SCL00022

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.

Contents

Susan Claire Lovell is connected to:

Balance: Wealth Planning Limited

The individual's information has been confirmed as correct by their firm within the last 12 months
Firms are required to confirm that the information shown is correct at least annually.

[FCA CF] Functions requiring qualifications

From 17 Apr 2023

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.

[FCA CF] Client dealing

From 17 Apr 2023

About this role

Additionally, this individual performs 2 activities that require qualifications.

Show activities

This individual performs 2 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)

Contents

You can look this page up here: https://register.fca.org.uk/s/individual?id=0034G000035IIPHQA4

Balance: Wealth Planning Limited

This firm trades under 3 names

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.

Susan Claire Lovell is a member of:

[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.

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

FCA FINANCIAL CONDUCT AUTHORITY

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?

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

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
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
Think Smarter Consulting	Trading	30 Jul 2014	02 Feb 2016

Results per page 10

How are customers protected?

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.

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.

Contents

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.

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.

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.

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.**

Contents

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

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.