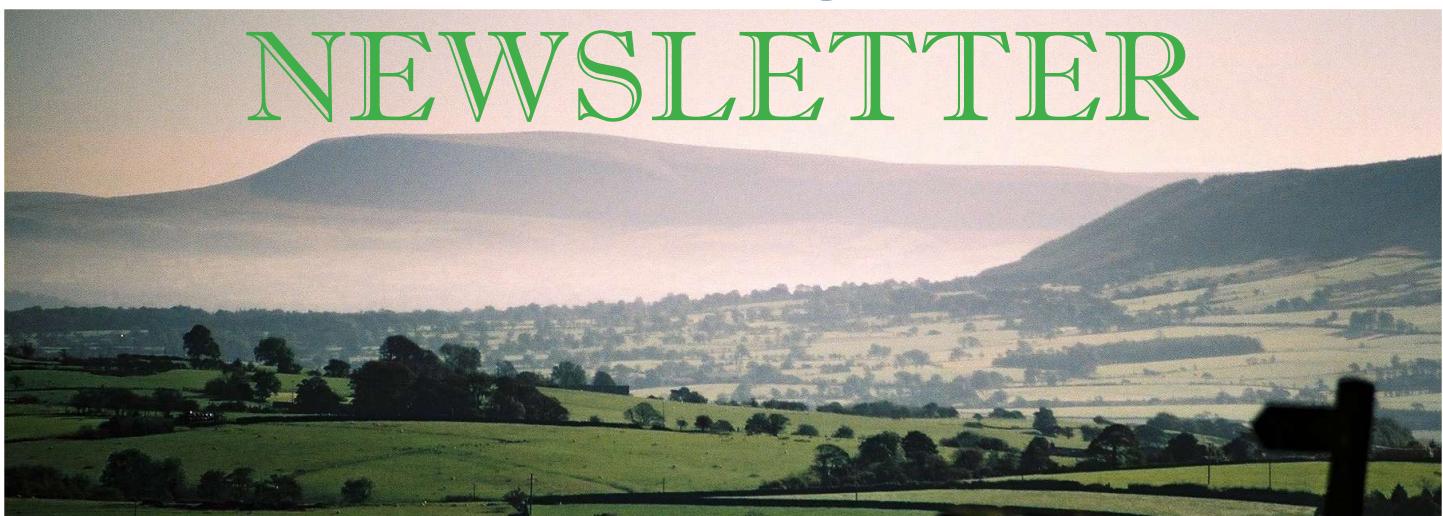


# Ribble Wealth Management Limited

# NEWSLETTER



## AUTUMN 2020

In our last Newsletter (Winter 2019), we opened with the statement “What a turbulent year 2019 was!”. Our closing sentence was “Let us hope that 2020 will see a return to some semblance of normality – it’s been a long time coming!” Little did we know when writing those words that 2019 would be a breeze compared to 2020, and that “normality” would feel like a distant dream. COVID-19 has had a major impact on everybody’s life, not just in the UK but worldwide, resulting in Brexit being found somewhere around page fifteen of the newspapers...!

However, despite all of the turbulence in politics, public health and markets, we at Ribble Wealth continue with “business as usual”; our offices remain open for socially-distanced, COVID-secure appointments (although many clients are opting for telephone or video reviews at the present time, which we are happy to accommodate), our staff remain fully employed (we are proud not to have utilised the furlough scheme) and all our portfolios have performed well over the past year, having fully recovered from the fall in March and showing profit, which demonstrates the value of well-researched, diversified portfolios irrespective of your attitude to risk. We remain committed to ensuring that the service that we offer continues to remain both personal yet professional.

Finally, as we head towards the festive period – although nobody yet knows just how festive it will be permitted to be – and into a new year outside the EU, we would like to wish our clients good health and (if we dare risk repeating ourselves) that 2021 will see us get back to normal...



Just a reminder that the deadline for submitting your Self-Assessment Tax Return is the 31<sup>st</sup> of October 2020 (paper), although you have until the 31<sup>st</sup> of January 2021 if you complete this online. There is still plenty of time remaining until the ISA subscription deadline of the 5<sup>th</sup> of April 2021.

If you need assistance with either of these, do get in touch with us as soon as possible.

*Corp Today* magazine have recently awarded Ribble Wealth Management Limited “Best Holistic Financial Planning Service 2020” and “Most Outstanding in Investment and Pension Planning” in their 2020 Global Business Awards. *Corp Today* magazine focuses on companies which deliver effective solutions and we are delighted to have been handpicked by their dedicated team of in-house researchers based on merit in recognition of their view that we are amongst the very best in business. We are delighted to receive this acknowledgement of the quality of our client offering.



# Standard Life



Many of you are already familiar with our Centralised Investment proposition, operated in conjunction with Standard Life, and we are delighted to announce a major enhancement to the online access by way of a new portal. At present this is expected to go "live" on 09 November, but this date is potentially subject to change.

This will give the ability to utilise your desktop, laptop, tablet or mobile in order to access valuations, documents and performance statistics.

If your investments are held within the Standard Life Wrap platform and you are registered for online access, you will shortly receive an email asking you to securely register for this new service, so please do not be concerned that it might be a phishing email – it is genuine. The email will also include a link to a helpful user guide taking you through the process step by step. We will also be adding this guide to our website ([www.ribblewealth.com](http://www.ribblewealth.com)) in the section "Newsletters and Brochures".

It is important that you take time to register when you receive this email, as the current service will be switched off when the new portal goes live, and the registration link will only be available for 72 hours after the email is sent (although if you try to register beyond this time limit, we can arrange to have the email resent). Security will be provided by Okta, a leading provider of online security, and will require a strong password of at least 12 characters. Passwords can be changed at any time and will not have an expiry date.

The upgraded security will require a unique email address for each client. We are aware that a few clients may share an email address with a spouse or significant other; where this is the case, a second email address will be needed, although these can be obtained free from numerous sites (Gmail, Outlook, iCloud, etc.) so obtaining one in advance would be advisable.

If you are not already registered for online access and wish to do so, please get in touch; similarly, please contact us if you have any queries about the introduction of Standard Life's new online portal.

If your investments are **NOT** within the Standard Life Wrap platform, talk to us to see whether a change of platform is appropriate to your circumstances.