



The Spectrum IFA Group

I n d e p e n d e n t F i n a n c i a l A d v i s e r s

Service agreement for residents of Spain
and those planning a move to Spain

With Care, You Prosper

Service for Spanish Residents

The Spectrum IFA Group in Spain provide a comprehensive range of assistance and support to clients living here. The package is all inclusive so you won't be billed every time you interact with our business - everything you need, now and into the later years of living in the country is provided whenever you need it. Our service for residents of Spain includes the following:

Regular meetings

We realise you will want to be seen regularly, the only question is how often. For most people an annual review meeting is the core of this regular contact but if you (or we) feel that more regular meetings are necessary we can build them into your schedule.

Keeping you informed

Clients have told us they would like to stay close and be kept informed on a regular basis, so that's exactly what we do.

Periodically we will be in contact regarding issues that affect you, just to keep you updated. None of this is long-winded or difficult to understand. If there is anything more complex we'll call and explain it to you directly.

Financial planner access

If you need to contact your financial planner between review dates we are available via a range of communication options, including:

- ☎ Telephone
- ✉ Email
- ✉ Text
- ☎ Skype
- 📧 Whatsapp
- 📘 Facebook
- 🌐 LinkedIn



Don't worry if some of these new-fangled options aren't for you. We're still happy to speak to you on the phone or face to face at any time."

Barry Davys



Monitoring progress toward your goals

One of the highest value added tasks a financial planner can perform is to simply keep you focused on your real goals and objectives. We'll do that every year at your review meeting with the aid of a Cash Flow Forecasting tool.

Introductions to other professionals

If you ever need another professional to deal with a specific issue (e.g. your Will, or a complex tax issue) we have trusted contacts we can connect you with and keep an eye on the advise you are receiving.

Helping with cross border tax issues

Most of our clients have assets located in one or more countries where they have lived and worked. This creates additional tax issues that need to be dealt with. We can help you, and your family, to mitigate any problems that may occur as a result of residing in Spain. This service includes:

Planning the right time to make the move to Spain

Deciding when and how to move funds to maximise your tax opportunities between different jurisdictions.

Deciding whether to use your funds to buy in Spain, or take a mortgage.

A plan to restructure your assets and incomes to make them the most tax efficient as a Spanish resident.

An ongoing plan to ensure you always follow the tax law in Spain.

We help our clients plan in each of these cases as part of our Spanish resident advisory service.

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We design solutions from our extensive knowledge of a broad range of insurance, savings and investment and pension products that are tailored to match your personal objectives.”



Ongoing advice to take away the complexity

Our aim is to reduce the complexity associated with managing your financial affairs so you can plan your life in Spain with clarity and ease. Below you will find a summary of the other services we provide.

Tax Mitigation: make your money go further

The Spanish tax system can seem complicated and often means higher taxes than your home country, but with smart tax planning we can help you to make your money last longer, providing you with more income each year so you can enjoy your life in Spain that you have worked hard for. This is a very important part of our service.

Simplification: removing the hassle

We simplify everything that can be simplified, speaking to you in a way you can understand without any jargon. We will take on as much or as little as you want us to - it is entirely up to you.

Income Management: sensible strategies

We make sure your income is stable and secure regardless of what is happening out in the world. Our goal is to create a strategy to ensure your money lasts as long as you do. Clients tell us this is one of the most reassuring aspects of working with us.

Pension Planning: guidance and advice

Managing your pension in the most tax efficient way in Spain can sometimes be difficult. Pensions are extremely tax effective but unfortunately they are also very complicated and confusing. We can guide you through the pensions minefield, keeping it clear and simple at the same time.

Investment Advice: managing risk and reward

Our investment approach is straightforward and sound. Most clients don't need to be taking huge risks with their money, so we don't either. Slow and steady wins the race.

Inheritance Tax and Estate Planning: protecting your assets

When it comes to estate planning you want to ensure the right funds end up in the right hands at the right time, without paying a fortune in tax to the government. Cross border tax concerns can get very messy for beneficiaries of your estate. We draw on our years of experience in Spain and trusted professional network to help you deal with your estate planning and Inheritance Tax issues in a way that meets your exact requirements.



Working with your other advisers

If you already have other professional advisers in place, it is essential your financial planner is able to fit in and work with them effectively. We have a great deal of experience working with other professional advisers including tax advisors and lawyers

The Spectrum IFA Group in Spain has a widespread professional network we work closely with on behalf of our clients

If you do ever need another professional to deal with a specific issue, we have trusted professional contacts we can connect you to.

Members of our professional network have been hand selected for their complementary skills and expertise. With our guidance they will work together seamlessly to manage all aspects of your affairs.



We realise that your financial concerns cannot be dealt with in isolation, that's why we have an expert team of professional advisers to provide guidance on all aspects of your affairs when residing in Spain"

Barry Davys



If you are a resident in Spain or are thinking about a move to Spain and would like any more information on tax planning, pension transfers, investment planning or general financial planning then you can contact me on:
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