

## Do You Know We Do All of This?

### Protection

- ❖ **Life & Critical Illness Plans** - to help provide for family in the event of death or critical illness.
- ❖ **Income Protection plans\*** - to provide a monthly income for people unable to work until a return to work or pre-determined retirement date.
- ❖ **Whole Life plans** - to pay a guaranteed lump sum on death.
- ❖ **Private Medical Insurance** – to pay for medical bills.

\*There are other providers of Payment Protection Insurance [Short-Term Income Protection] and other products designed to protect you against loss of income. For impartial information about insurance, please visit [www.moneyadvice.service.org.uk](http://www.moneyadvice.service.org.uk)

### Retirement Planning

- ❖ **Personal & Stakeholder pensions** - regular or lump sum contributions to a personal scheme.
- ❖ **Self-invested personal pensions (SIPPs)** – a personal scheme with the flexibility to choose where money is invested.
- ❖ **Small self-administered schemes** – a workplace scheme for company directors and key staff.
- ❖ **Pension Transfer Analysis Service** - to help manage multiple pension plans.
- ❖ **Retirement Income Planning & Annuities** - to help maximise pension values at retirement.
- ❖ **Auto enrolment** – a new legal requirement for employers

The value of the investment can go down as well as up and you may not get back as much as you put in.

### Residential Mortgages

- ❖ Fixed rate, discounted, flexible, interest only, base rate-tracker, capped rate, lifetime.
- ❖ Home reversion plans.
- ❖ Equity release

Your home may be repossessed if you do not keep up repayments on your mortgage

*'As a chartered financial planning company we demonstrate a professional commitment to raising standards of knowledge, capability and ethical practice; our clients can expect the highest quality of service'.*

## Investments

- ❖ Individual Savings Accounts (ISAs).
- ❖ ISA Transfer Analysis Service.
- ❖ Investment Bonds.
- ❖ Open ended investment Company (OEIC).
- ❖ Wrap Accounts.

The value of pensions and investments and the income they produce can fall as well as rise. You may get back less than you invested.

## Commercial Finance

- ❖ Commercial Mortgages, Re-Mortgages and Re-Financing.
- ❖ Factoring and Invoice Discounting.
- ❖ Business Restructuring and Management Buy Outs (MBOs).
- ❖ Business and Partnership Agreements.
- ❖ Bridging Loans.

## Inheritance Tax Planning

- ❖ Wills.
- ❖ Tax efficient gifting of assets.
- ❖ Trust wrappers.
- ❖ Exemptions & Reliefs.

## Long Term Care

- ❖ Equity release.
- ❖ Funding options.
- ❖ Local Authority care-needs assessments.
- ❖ NHS Continuing Care Funding.
- ❖ Benefits advice.

