

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

Auto enrolment is not regulated by the FCA.

### Residential Mortgages

- ❖ **Fixed rate, discounted, flexible, interest only, base rate-tracker, capped rate, BTL, LTB.**
- ❖ **Lifetime Mortgages** (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).
- ❖ Investment Bonds.
- ❖ Open ended investment Company (OEIC).

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## Commercial Finance

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

\*are not regulated by the FCA but we can introduce you to a master broker and do not offer advice in this area.

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## Inheritance Tax Planning

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

## Long Term Care

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

