

Personal Advice for Individuals

Savings and Investments

Whether you wish to invest a lump sum or save a regular amount to build up a sum of money, our independent advisers can help you understand the options available to you and can recommend the most appropriate solution for your needs and objectives. Before making any recommendations, your investment risk tolerance will be discussed and assessed and then tested using modern psychometric techniques.

We use a range of investment solutions from single funds to managed portfolios and both passive and active investments. Our aim is to provide solutions that behave as expected over a period of time and to avoid any unpleasant surprises. It is recommended that savings and investments are reviewed on a regular basis.

Planning for Retirement

There are many different ways of funding retirement, from traditional private and workplace pension plans to building up an investment property portfolio. Whether or not you use one or all of the strategies available to you, professional planning is essential to ensure you have a sufficient level of income after taxes to provide for your essential and non-essential expenses.

During your working life, our advisers will help you plan and build up funds to provide for you when you retire. They will discuss with you the amount of income you require and the various ways of providing it and then recommend an appropriate solution for you, which should be reviewed on a regular basis to ensure it remains on target.

When you decide to stop work or reduce your working hours and want to draw benefits from your plans, our advisers will help you consider all of your options to structure your assets in the most appropriate and tax efficient way to provide the income you require.

Inheritance Tax

Planning to avoid paying tax is not illegal or immoral and in fact has been actively encouraged by successive Governments' which allow products with tax incentives to encourage saving, pension contributions and funding into smaller growing UK businesses. Tax evasion is illegal.

There are many ways to save or reduce tax liabilities which can involve effective structured planning or the purchase of insurance, investment and pension plans. Our advisers are

able to assess your current financial situation and plans for the future and offer advice on how to become as tax efficient as possible, both now and in the future.

Personal Protection / Life Assurance

There are many different types of plans and benefit structures to consider, such as deciding on whether to take a lump sum or an income. When that decision is made where do you purchase the elements of your plan from? The internet or even supermarkets are just two of the available options. The only way to ensure you have an appropriate plan with a suitable level of cover is to seek advice from an independent financial adviser. Choosing the wrong plan or setting it up incorrectly can have serious consequences or create tax problems.

Our advisers will assess your situation and recommend appropriate insurance that suits your financial needs and they will do this in the most cost effective way to suit your budget.

All insurance may be subject to medical, lifestyle and financial underwriting which may result in an increase in cost, exclusions of certain conditions or a refusal to provide the cover.

Will writing services

The simple fact is that everyone needs to have a Will and we will be happy to arrange this for you.

Our advisers may recommend the use of Trusts as part of a financial planning exercise to protect your assets in the future from taxation, care fees and bloodline issues such as divorce. Trusts can be set up during lifetime or on death as part of a Will and may be used in conjunction with other financial products or investments to achieve an objective.

Our advisers can provide help and advice on many other legal matters including General Powers of Attorney, Advanced Directives, Pre-Nuptial Agreements, Business Succession and Probate; and are all accredited by the Institute of Professional Willwriters.