# Guide to our Services

A wide range of legal and financial services from one friendly law firm

Combining legal expertise, commercial and financial experience with sector specialisms

- No Win, No Fee Arrangements
- Free no obligation initial discussion - a bespoke service with invaluable ongoing support
- Personal Finance Portal (PFP) to view plans and valuations
- Home visits and out of hours appointments can be arranged
- Dedicated Client Manager for ease of contact

***The best advice for life's big decisions***

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Practice Management Standard
Law Society Accredited

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# Guide to Financial Advice

## Financial Planning for your future

***The best advice for life's big decisions***

**FINANCIAL**

# Financial Planning for your future

### Pensions

- Pension pots from previous employment can be turned into something special
- Divorce clients get specialist pension advice
- Wills, Trusts and Tax Planning advice

Our pension specialists provide professional advice on your best option:

- Personal and Occupational Pensions
- SIPPs and commercial property purchases
- Pension Transfer/consolidation advice
- 'At Retirement' planning

### Retirement

Maximise the returns on your investments with bespoke advice and take advantage of tax benefits, as well as your eligibility for any social security entitlements.

### Tax Planning

Our FSA registered experts can recommend tax efficient wrappers that allow access to your funds when needed. We can minimise your tax liability in relation to Inheritance Tax, Capital Gains Tax and Income Tax.

**Have you come into wealth through inheritance** - an unexpected windfall or even compensation awards in court?

We can help you make wise, tax efficient choices, preserving and maximising inheritance through structured tax and financial planning.

We also advise on what to do with redundancy payments, settlement agreements and any other employment awards.

**Personal Injury & Medical Negligence** - we are experts in advising pre & post settlement on Personal Injury Trusts to protect the claimant's existing and future benefit entitlement.

Receiving capital from a medical negligence claim can be a sensitive issue and we have the experience to deal with this.

Our Advisers are experts at managing:

- Court of Protection, involved when the claimant is unable to deal with their own affairs or is a child
- Deputies (previously known as Receivers) often the claimant's family or solicitor (or both)
- Trustees of a Personal Injury Trust

### Working with you and your business

Our IFAs work with businesses of all sizes offering unbiased financial advice and wealth management spanning all areas, but particularly Pensions, Investment Management and Tax Saving Schemes.

We work closely with directors and owner managers to advise on:

- Personal financial planning goals including retirement, inheritance & income tax planning ideas
- Business needs regarding shareholder protection, key man insurance and pension planning for the directors

We also provide information and advice on employee packages i.e. work-based pensions, auto enrolment, death in service schemes and health insurance.