

## Services

### Investments

- Expert individual fully-personal investment advice
- Investment bonds
- Unit trusts / OEICs and investment trusts
- Individual Savings Accounts (ISA)
- Offshore investment
- Investing for Trustees

### Protection

- Life assurance
- Critical illness protection
- Income protection insurance
- Mortgage Payment Protection Insurance
- Private medical insurance

### Asset Defence

- Inheritance Tax mitigation\*
- Protecting your life savings against demands for local authority care charges
- Protecting your family home for your children
  - Retirement Planning, Home Reversions and Equity Release
- Reviewing your existing pension plans
- Arranging Annuities and Drawdown
  
- Self Invested Personal Pensions Business Financial Planning
- Key employee and directors' cover
- Partnership protection
  
- Helping business owners to buy their own commercial premises
- Auto enrolment advice to comply with workplace pensions regulations

\*The Financial Conduct Authority does not regulate advice on taxation or commercial loans.