



Your **PRIME** *Concern*

- P** Protection Planning
- R** Retirement Planning
- I** Investment Planning
- M** Mortgage Planning
- E** Estate Planning



P Protection Planning

Protection insurance

Life cover
Critical illness cover
Income replacement cover
Medical insurance cover

SECURITY FOR YOUR FAMILY OR DEPENDANTS

If the worst were to happen would your family or dependants be secure? Perhaps it's not the sort of thing that you might like to talk about, but you need to ensure that you have made adequate provision for the financial consequences that could result following the death of either you or your partner. Life assurance is a necessity... not an optional extra.

COVERING YOURSELF AGAINST CRITICAL ILLNESS

Naturally you expect to live a long and healthy life and we wish that for you too, however illness could strike when you least expect it, so you need to be prepared. Critical illness insurance will ensure you can receive a cash sum, when you need it most, following the diagnosis of a major illness such as cancer or multiple sclerosis.

INCOME REPLACEMENT IF YOU BECOME ILL

You never think it will happen to you, but just think for a moment how devastating it would be for you and your family if you were to suddenly find you had no wages coming in. To ensure that an adequate income will continue in the event of a long-term illness you should consider Income replacement cover. Good health is yours on a day-to-day basis.

MEDICAL COVER

Do you want to rely on the NHS? There are various Medical Insurance schemes to meet your needs and budget.

R Retirement Planning

Retirement income planning

using the most appropriate and tax efficient types of plans for you.

To provide the level of income you want when you decide to stop work.

INVESTING FOR YOUR RETIREMENT

Are you looking forward to your retirement or are you wondering how you will manage without your wages coming in every month? We all think there's plenty of time to worry about that later but the best time to start planning for your retirement is... now! Sensible and structured investment will enable you to enjoy the future with a secure and inflation proofed retirement income. NB. What is important is not what you have earned during your lifetime but how much you have saved.

I Investment Planning

Investments

using the most appropriate and tax efficient types of plans for you.

Regular savings
Lump sums

INVESTING FOR YOUR FUTURE

You might think that investments are only for the wealthy, but that's simply not true.

Don't forget that almost every time you put money into any kind of institution, a bank or building society, you are relying on the performance of their investments to help your money grow.

Why not look into the possibilities of investing some of your income into a scheme that could provide an excellent return when you need capital in the future e.g. a cruise, wedding or to help you set up your own business.

What do you do if you are lucky or astute enough, to find yourself with a large sum to invest?

How many of us can honestly say that they understand all the in's and out's of the investment market.

To invest capital in the most tax efficient way that you can expect to provide an excellent return, with a minimum of investment decisions and paperwork, you want to speak to someone experienced, who you can trust, someone who is truly independent.

M Mortgage Planning

Mortgages

Residential
Buy-to-let
Commercial

INVESTING IN YOUR HOME

With a few exceptions the biggest investment you will make in your life will be buying your own home.

Despite the ups and downs of the property market more people are buying their own homes today than ever before.

Planning is the key and with the vast number of potential lenders around you need to make sure you get the right advice.

You need the most cost-effective method of purchasing your home and, if you choose wisely, the potential to save yourself thousands of pounds in the process.

E Estate Planning

Grosvenor Beaumont Financial Planning Limited Estate Planning Services
in association with *Goodwills Wills, Trusts and Associated Legal Services*

Estate Planning

Over 2.000 people die every day in the UK of whom only 400 have a Will.

If you die without a valid Will your dependants could suffer hardship and distress: Couples living together may find their partner's estate is lost to them.

Your children could be made wards of court whilst the court decides who should act as their guardian.

If your spouse remarries, and does not make an appropriate Will, then the new spouse and not your children will benefit.

The law will make your Will for you and your immediate family may not automatically inherit all of your estate.

Your assets may be frozen for a long period of time, causing acute and unnecessary hardship to your family.

Unnecessary legal fees may be incurred to settle your estate.

Virtually all of your estate could be used to pay for long-term care costs. Your children may inherit little or nothing!

Everyone over the age of 18, whether they are rich or poor, should make a Will.

Peace of Mind

By making your Will, you have the knowledge that you have done the best for the ones you love and care for; having protected them from unnecessary additional stress of what will be a very difficult time for them.

A Tax Efficient Will

Around 2 million families are liable to inheritance Tax on their estates, increases in the value of property and the reluctance of successive Chancellor to increase the Nil Rate Band in line with property prices means that ordinary families face the prospect of paying large amounts of their estate to the Exchequer.

By making a Tax Efficient Will, you may reduce or even eliminate the inheritance Tax liability on your estate.

Ask about our specialist inheritance Tax Loan Trust arrangement.

Protect your Family

A Will allows you to choose the Guardians of your children rather than allowing the court to do so.

A Will allows you to choose who handles your affair when you die and ensures minimum stress to your loved ones.

A Will allows you to choose who benefits from your estate and protects your loved ones from the Law of Intestacy.

Protective property Trust

It is usual for parents to try to ensure that following their own death, their children will benefit from their estate. Unfortunately, in an increasing number of cases this does not happen.

Should the surviving spouse remarry, then die before their partner, the estate is likely to pass to the new partner and not the children.

Should the surviving spouse require long term care in a residential home or a nursing home, then the assets of the estate will be used to pay the cost for such care, until there is little left for their children to inherit.

There is an answer to these problems.

If you own your home in joint names, then a Protective Property Trust may be appropriate to protect your share from being transferred outside the family or being taken by the local authority to pay for the cost of long term care.

Lasting Power of Attorney

In the event that you are incapacitated and unable to look after your own affairs, a Lasting Power of Attorney appoints someone to act for you.

Advanced Directive

Also known as a "Living Will", allows you to express your wishes regarding treatment in the event of you having a terminal illness.

Specialist Trusts

Asset Protection Trusts

Education Trusts

Disabled Trusts

Discretionary Trusts

Property Trusts

Inheritance Tax Trusts