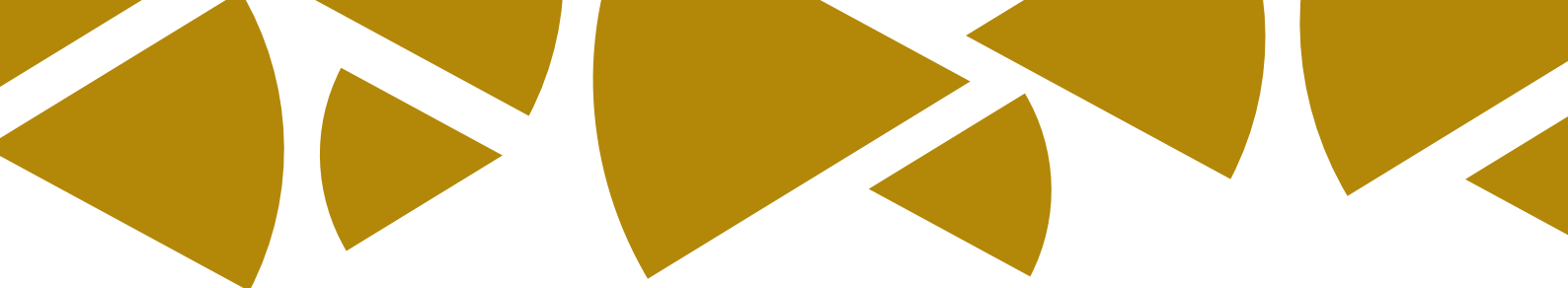


**Financial Planning** from highly qualified  
and experienced Financial Planners



You get what you pay for in life and financial advice is no different. Advice offered for free usually means you are getting a sales pitch to buy something.

At Scrutton Bland we believe a Client/Financial Planner relationship must be built on mutual trust. The Client must have confidence and be open with their Financial Planner. Advice is not like any product that can be researched on the internet to find the cheapest price as it is highly Client specific. Advice to one Client may certainly be inappropriate to another.

Our Clients want their Financial Planners to be highly qualified, experienced and have a commercial relationship which is aligned with their own best interests.

### Our Financial Planners are:

- Independent (i.e. not tied to a bank or insurance company) and authorised and regulated by the Financial Services Authority.
- Fee based, i.e. not relying on the sale of financial products.
- Professionally qualified to CII Diploma or above.
- Chartered and Certified Financial Planners.

### Range of specialist qualifications includes:

- CII Advanced Diploma Taxation & Trusts.
- CII Advanced Diploma Investment Portfolio Management.
- CII Advanced Diploma (G60) Pensions.
- Pension Transfer specialists.
- STEP Certificate for Financial Services.
- Later life Planner Accreditation.

- Certificate for Long Term Care.
- Certificate for Equity Release.
- Resolution Accredited Planners (Family Law/Divorce).
- Work closely with fellow professional, i.e. Solicitors and Accountants.

**This demonstrates a serious commitment to and full understanding of financial planning matters and solutions.**

## Our Core Services

### Investment Planning

When investing a capital sum it is important that consideration is taken of diversification, risk, financial objective and time horizon. A Financial Planner will be very used to dealing with all these criteria and producing investment recommendations to meet the private investor's requirements. With increasingly volatile markets and economic variables it can be very expensive to make poor investment decisions. A Financial Planner will manage the risk of investing and optimise returns within an agreed strategy.

### Trustee, Charity and Personal Injury Investment

The Trustees Act 2000 introduced new responsibilities for Trustees in their management of Trust assets. Investments must be properly diversified and suitable for the circumstances of the Trust. They must be reviewed regularly and unless the Trustees possess investment expertise themselves, they must take advice from a suitably qualified person. For most Trusts, Charities and PI Litigants the appointment of a suitably qualified Financial Planner is the best course of action for ensuring compliance with legislation and meeting the needs of the beneficiaries.



## Inheritance Tax Solutions

It is no longer the case that you need to be wealthy to be affected by Inheritance Tax. The significant rise in property values means that Inheritance Tax applies to more estates than ever before. Inheritance Tax Planning is a specialist area and there is a whole range of options for the avoidance of Inheritance Tax. Some options are straightforward but increasingly some options are highly technical and employment of a Financial Planner to provide guidance though this financial maze is highly recommended.

## Pension Investment

After the family home, a person's pension fund is often their next most significant asset. Pension advice needs to cover a wide range of options including existing plans and potential new arrangements. This has become a complex area, requiring specialist advice. A Financial Planner can help you choose the most appropriate pension and then help in selecting a suitable investment strategy to meet your requirements.

## At Retirement Planning

In the past there were no decisions to make at retirement. Employers provided pre-determined pension rights, the State provided a weekly pension and if you had any private pension funds it was a matter of choosing the best annuity. Today the choices facing the retiree are enormous; pension annuity, protected rights annuity, investment annuity, drawdown pension, phased retirement etc. This is now a highly specialist area of financial planning requiring a suitably qualified Financial Planner. It is virtually impossible to deal with retirement without the appointment of a professional Financial Planner.

## Financial Planning in Divorce

The finances of both parties are usually changed dramatically upon divorce and financial advice is often required in dealing with such things as pensions, protecting maintenance payments, income post divorce and investing financial assets. This is often an emotionally difficult time, which makes financial decision making even more difficult. Appointing a Financial Planner can help in making the right financial decisions.

## Care for the Elderly

Around one in three of us can expect to require residential care in our later years. While the state can help with costs, eligibility is limited. Currently, a residential home costs over £25,000 a year on average. Therefore it is important to look at funding solutions that can deliver income to help pay fees, while preserving some capital. Appointing a suitable Financial Planner is therefore very important in making the right financial decisions. ■



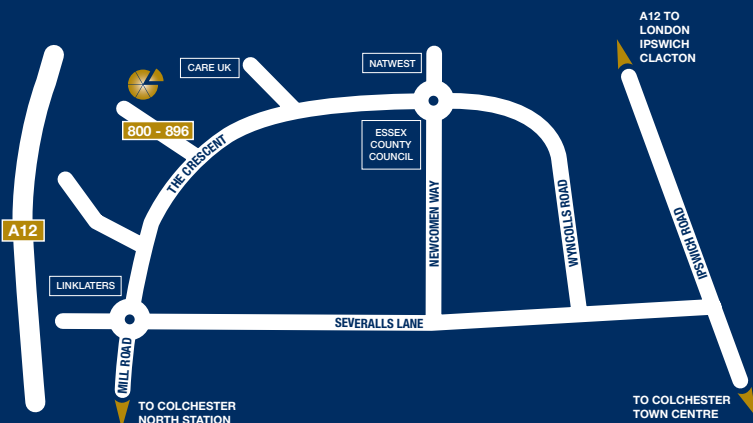
**Ipswich** Sanderson House,  
17/19 Museum Street, Ipswich,  
Suffolk IP1 1HE

Tel: 01473 259201  
Fax: 01473 281779  
[www.scruttonbland.co.uk](http://www.scruttonbland.co.uk)



**Colchester** 820 The Crescent,  
Colchester Business Park,  
Colchester, Essex CO4 9YQ

Tel: 01206 838400  
Fax: 01206 838401  
[www.scruttonbland.co.uk](http://www.scruttonbland.co.uk)



WE ARE HERE