

Financial Planning from highly qualified
and experienced Financial Planners

Financial Planning in Divorce

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The services we offer

First and foremost we are professional Financial Planners, qualified in a broad range of financial planning matters including pensions, investments, taxation, trusts, inheritance tax, savings and personal protection insurance (life assurance etc).

Why use Scrutton Bland Financial Planning Department?

- Independent (i.e. not tied to a bank or insurance company) and authorised and regulated by the Financial Conduct 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.

Qualification range includes:

- CII Advanced Diploma Taxation & Trusts.
- CII Advanced Diploma (G60) Pensions.
- CII Advanced Diploma Investment and Portfolio Management.
- Pension Transfer Specialist.
- Resolution Accredited Independent Financial Adviser (IFA).

Resolution Accredited IFAs:

- Have at least three years' post qualification client facing experience.
- Undertake at least 150 hours per annum of family law financial planning.
- Complete at least 8 hours of specific family law training per annum.
- Have passed Resolution's written and invigilated examination.

The above demonstrates a serious commitment to and full understanding of the Financial Planning matters in family law.

What do Accredited IFAs do?

When involved in family law these skills can be utilised:

- As an "expert witness", providing factual information (rather than advice) to parties either individually or jointly about all aspects of financial planning.
- To review and comment on existing financial arrangements and identify possible problems or opportunities. For example, valuable protection insurance or special pension arrangements such as guaranteed annuities that should be maintained.
- To ask questions and gather data. Years of experience of dealing with clients and financial institutions provide the knowledge of what questions to ask in order to get the right answers.

- Working closely with family lawyers.
- To interpret and analyse information such as investment reports, cash equivalent transfer values and actuarial valuations.
- Implementation of pension sharing orders.

Beyond the family law process, we can provide ongoing Financial Planning advice to individual clients, using cash-flow forecasting and analysis in their new financial circumstances.

When should I call on a Financial Planner?

As early as possible. As a professional adviser, it should be possible in the early stages to quickly identify which, if any of the adviser's skills can be best utilised. Sometimes a brief telephone call with the solicitor(s) can identify whether or not an initial meeting is necessary. Sometimes it will be appropriate for us to help identify the potential problems and opportunities in the early stages, while in others it will be necessary to be involved only towards the end of the process.

The important message is that opening a dialogue early between the solicitors and Scrutton Bland may save a huge amount of time and money later.

How much will advice cost?

As with any professional service, our aim is to "add value" and ultimately save clients' time and money. In all cases, the service is "advice-led" rather than reliant on product sales and you can be assured that fees charged are always agreed in advance and are fair and reasonable.

Our charges are determined by the type of advice, as follows:

- All initial advice is provided on a time costed (£ per hour) fee. This includes acting as an expert witness, fact gathering, research, reports & recommendations, implementation, administrative services and ongoing financial planning advice.
- Ongoing annual review work is charged as a percentage of funds under advice.

A fee range estimate will be provided at the outset.

We will endeavour to seek payment of our fees from the financial plans arranged on your behalf. Alternatively, we will invoice you direct if you would prefer.



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