



Some of the services we can provide:

Protection

The need for protection through life assurance is of paramount importance. How would your family cope after your untimely death? As an Independent Financial Adviser, we can search the market for the most appropriate terms.

Critical Illness and Income Protection Insurance

You are much more likely to suffer a serious illness than die before you retire. It could be a very worrying time and you and your family should not have to be concerned at the same time about loss of income and problems with injury.

Retirement Planning and Retirement Options

Whether you are saving for retirement or considering the many income options at retirement including annuity purchase, enhanced annuities, flexible annuities and drawdown, we can help you to understand the most appropriate for your circumstances.

Workplace Pensions

Legislative changes have been introduced which affect most employers in the UK. This means that they will need to implement a Qualifying Workplace Pension Scheme and auto enrol all eligible employees into the scheme. We can advise you on the implications for you and assist with the planning and implementation of the schemes.

Employee Benefits

If you are an employer you may be keen to recruit and retain the best employees. A package of benefits such as Group Life Insurance, Health Cash Plans, Group Income Protection and more can be arranged and we will be happy to help tailor a package to suit you.

Business Insurance

Most prudent business people insure their business property – cars, machinery, etc. Not many insure the most expensive asset of any business – its people. Consider the effect on your business if you or one of your key employees were to die or become seriously ill. Would you like to be in business with your partner's (or Director's) widow's next husband? Shareholder protection is vital if you are to safeguard the ownership of your business.

Investments

Are you getting the most effective return on your investments? Unit Trusts, Bonds or Individual Savings Accounts (ISAs) could provide flexible, tax efficient means of saving for lump sums or regular monthly amounts.

Life Planning

What are your future lifestyle aspirations? Whether you want to know how much you will need to save for that holiday home in the sun, children's school and university fees, weddings, or indeed if you have accumulated your wealth and need to know what you can do with it without it running out, we can help you plan to achieve your needs and objectives.

Private Medical Insurance

Early diagnosis of a medical condition can often help with a speedy recovery. Private Medical Insurance allows you to avoid NHS waiting lists and receive prompt consultations at a time convenient to yourself in a clean private hospital of your choice. We can recommend the most suitable plan for you.

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Financial Services