

HELPING...

...YOU, YOUR PENSION AND YOUR INVESTMENTS!



PREMIER
INDEPENDENT
FINANCIAL
ADVICE



We have you covered...

Helping...

...you, your pension and your investments!

Personal Pension

After you've retired you'll still need an income. A pension can provide you with that. The state pension provides some level of income, but if you're looking to maintain your existing lifestyle, holidays, car etc you may well need another pension of your own in order to reach your retirement goals.

Pension Transfer

After you've left one, there are instances where your previous company or private pension no longer works as hard for you as you would expect. Premier IFA Ltd can compare the charges, death benefits and growth forecasts against your previous pension to an alternative arrangement.

Company or Group Pensions

Premier IFA Ltd can advise on and implement new group pensions and review your existing arrangements to ensure they meet the government's proposed future legislation. There are also benefits to a company such as tax relief for employee contributions and assisting with staff retention.

Inheritance Tax Planning

How much will your Estate have to pay in the event of your death and what legacy will you leave behind? Premier IFA Ltd offer a Estate planning service which can ensure that your hard earned money ends up in the right hands.

Investments

We are here to help you plan and expedite a portfolio of investments bearing in mind your attitude to risk, personal goals, tax status and whether for growth or income. In today's market place it is so important to consider all of the risks and that is where we can put together a portfolio that complements your attitude to Investment.

Partnership and Shareholder Protection

We can assist with the drafting of Partnership agreements, arranging appropriate life cover to purchase the deceased's interest in the business and arrangements for Partners who retire or are unable to work through illness.

Savings

Saving for the future has always been important you to achieve a particular goal in life. Whether it is for your own aspirations or whether you would like to cater for your children's school fees, we can put you in the right direction to help you realise these dreams.

Annuities/At Retirement

By taking advantage of your "open market option" you could potentially significantly increase your pension income. Buying the right annuity is very important as once it is purchased it cannot be moved or transferred.

Making sense of workplace pension reforms

Auto-enrolment and workplace pension reforms will affect every single employer in the UK. Make sure you're prepared. Get a headstart on what you need to know about workplace pension reforms, auto-enrolment and NEST (National Employment Savings Trust). Discover how the reforms will affect you and your organisation and discover the steps you can take now to minimise the impact.

These are just some of the products and services we provide. Please contact us if the service you are interested in does not appear above.

Frequently asked questions



Why do I need a pension?

If you would like to enjoy a similar standard of living in retirement as you do now, you will need to plan for it. A pension plan is one way of helping you do this, and generally, the earlier you start making contributions, the better. Even a short delay can have an impact on the amount you could receive when you retire.

Why should I consider transferring my previous pensions?

There are many reasons why you may consider transferring your pension before you retire, The government introduced Stakeholder Pensions in 2001, this had a significant impact in relation to the charging structure of contracts. We offer a review service which looks at current charges, fund choices and death benefits and we will also provide you with an estimate of what you are likely to receive in retirement.

What is the best way to invest my money?

There is no set formula for investing money. Everyone is different, with different attitudes toward risk, length of term and the amount available to invest. What is the same for everyone however, is considerations for tax, inflation and avoiding funds not covered by the Financial Ombudsman Scheme.

Why should I look at Inheritance Tax?

Did you know that on death any assets you have (including your home) which are valued over £325,000 are subject to Inheritance tax at 40%? Do you want the taxman to benefit from all of your hard work?

What services do you provide for companies?

We can advice on several services for companies, such as group pension schemes, partnership and shareholder protection and group life protection to name a few.

What can I expect from my financial adviser?

Choosing the right financial adviser is an important decision to make. Getting good financial advice will make a real difference to achieving your goals. We always act in the best interests of our client. We use research tools to ensure a suitable solution is presented to meet your objectives and we offer on-going lifetime planning solutions to keep your objectives on track.

What other services do you offer?

We can also arrange or refer you onto advice for Company health schemes, employment law and tax advice.

Who are Premier Independent Financial Advice?

Premier Independent Financial Advice is a trading name of Premier IFA Ltd. Premier IFA Ltd is authorised and regulated by the Financial Services Authority.

I have a question which is not covered in the FAQs above

Contact us on 01603 750020 or email your question to ask@premierifa.net.



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Your home may be repossessed if you do not keep up repayments on your mortgage.

We have been writing wills for over 20 years, the company has been built on reputation, professionalism and value for money. As part of the Premier Financial Group it goes without saying, the service often exceeds expectation.

E: ask@premierwills.net
T: 01603 750 008

www.premierwills.net

Premier Wills & Probate Ltd. are members of The Society of Will Writers.

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Lots of our clients own their own business and your business requires the same care and attention. Whether it be business insurances, commercial lending or general advice, we are here to help.

E: ask@premierbiz.co.uk
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