

## INVESTMENT ADVICE

Coming into a lump sum either from an inheritance, windfall or compensation claim, can bring with it the need to make a number of decisions. Whatever you want to do with it, spend it, invest it, give it away, you will benefit from taking advice from one of our independent financial planners. We have expertise in all aspects of investments:

- Lump sums & regular saving
- Investing for income, capital growth or both
- Investing for grandchildren
- Short and long timescales
- Tax efficient investments – income tax, capital gains tax and inheritance tax

Keeping up to date with the markets, taxation changes and researching all available types of investments is an important part of what we do. We have the knowledge, experience and resources to ensure that you are provided with all the options to consider when deciding what to do with your funds.

Our annual review service will ensure that your investments continue to remain suitable for your requirements. Regular reviews are one the most important aspects of financial planning.