

Financial Planning

Financial Services can seem to offer such a welter of confusing choices and options that you can find yourself unable to act for fear of making the wrong decision, thereby neglecting important financial matters, and missing opportunities.

Add to that the ever-changing legislation governing tax, pensions, trusts and so on, and the need for sound advice from a truly independent source has never been so crucial.

Our Associated Financial Planning company is regulated directly by the Financial Services Authority (FSA), and the team has been providing financial services and advice across the whole of the market, including investments, savings, pensions and protection, since January 2000.

If you don't know where to start, or feel that your existing arrangements have become confused, why not get in touch? See [Contact Us](#) to arrange a free initial consultation, where we can find out what you need and point you in the right direction.



Pensions

Pension legislation has changed dramatically since April 2006, so keeping up-to-date has become even more important. Why not let Booth Ainsworth give you a comprehensive review of your existing arrangements, and advise you on achieving your future retirement targets?

The Financial Planning team can help you choose the most suitable pension scheme for you, and advise you on the fund's underlying investments, to create a portfolio in line with your specific objectives. We then carry out on-going reviews to ensure that your targets remain achievable.

A pension is a cornerstone of your retirement income. The generous tax relief available makes pensions an attractive investment option for most individuals. We can help you decide if it would be good for you too.

Protection

Providing security for your family if you die or become incapable is a major concern. Similarly, you need to protect your business against the loss of a key employee or major shareholder.

The Financial Planning team can discuss your personal and business requirements with you to establish your optimum level of cover, then find the most competitive rates for life insurance, and for critical illness and income protection cover.

If you already have cover but are not sure that it is still the right arrangement, we can compare it with the best rates in the market at any time and, if appropriate, help you with the paperwork involved in changing to a better option.

Savings and investments

Regular savings generate capital to cover future needs such as retirement, school fees, or even that car or special holiday you've always wanted.

And when you have capital, it is important to invest it in the most efficient way, to maximise its potential for future growth.

Our Financial Planning team are experts at identifying the most suitable home for your regular savings and lump sum capital investments. We can review the most competitive deposit accounts, individual savings accounts, and collective investment schemes for you, and then monitor them on an on-going basis so that your money always works for you.

Retirement

A comfortable retirement is high on the list of personal goals. When to retire, and how to invest your assets to create the income you will need, are critical factors which require careful planning and advice.

There are numerous options for creating a retirement income. These include property, savings and pension arrangements. You must consider all these possibilities when devising a strategy for retirement.

At Booth Ainsworth, our Financial Planning team can assess your situation, and advise you on the best course of action now to achieve the level of retirement income you want, and can tell you how to manage those assets when you have retired.

Remember that you are not restricted to the standard options offered by your existing pension arrangements. If there are more suitable alternatives, we can help you find them.

Tax savings schemes

Your liability to income, capital gains and inheritance tax will probably change during your lifetime. Recognising the best time to invest and identifying the most tax efficient scheme are both critical to maximising the tax relief available to you.

Our Financial Planning team can find the most beneficial arrangements for you, and can highlight both the tax relief available and any potential risks associated with the investments.

Disclaimer

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