



Our Services

10 Reasons To Use Them

Many people think that financial advice is only required by the wealthy. However, everyone can benefit from it. Not only can it help you protect and build your assets, it can help you make the most of your investments and help secure the long term future of you and your family. As whole of market Independent Financial Advisers, we are able to offer a full range of financial planning services. This document details our services and provides reasons as to why you may wish to use them.

1. To protect your family

There are many people trying to sell you insurance products but we can tell you which one is actually worth buying. We will assess your position and guide you through the best options to protect yourself and your family - regardless of whether you are single, married, have children or they have long left home. Whatever your needs, we can help you guard against personal tragedy turning into financial crisis.

2. To help plan your spending and saving

To secure your long term future, you need to build some assets, initially to get you through the rainy days and then to pay for holidays and luxuries.

Step one is to plan your spending so that you begin to save and step two is to plan those savings so that you can build your wealth as efficiently as possible.

Regardless of whether you currently have £10 or £10,000, we will look at your situation and find the best starting point for you.

3. To protect your finances should ill health strike

Certain costs such as your mortgage, utility bills and everyday living costs still need paying even if you are unable to work due to ill health. After any sick pay from your employer has ceased how would you cope financially?

We can help you to arrange to receive a monthly income in order to cover your mortgage payments and essential bills. Or, should you suffer a critical illness, having a lump sum to pay off your mortgage and any other financial commitments could give you peace of mind.

Having prompt access to medical care can help get you back to work as quickly as possible and we can guide you through the many options available.

4. To help you plan for retirement

Once you have sorted out your short term saving needs, you can then start thinking about the long term and most people these days realise they cannot rely on the State for more than the absolute basics. However, planning for retirement is a complex business and there are many different options available.

Pensions have come a long way in terms of flexibility and transparency in recent years and also now offer a wide range of investment options. We will not only help sift through the many rules and product options but also help construct a portfolio to maximise your long term prospects.





5. To help meet your investment goals

As you progress through life, you begin to build your assets and your income begins to increase. You can then start considering how you can enhance your position rather than simply consolidate it. This could mean anything from looking to retire early through to paying school fees for private schools or investing in overseas property.

However, as your dreams evolve, we can help assess what is realistically possible and put the most suitable plan in place to help you achieve it.

6. To find the right combination of assets

Investment is as much about protecting the potential downsides as it is about targeting maximum growth. With high returns comes high risk and not everyone is happy if their investment falls by a third overnight.

We will make a detailed assessment of your attitude to risk before making any recommendations. We will also ensure that you don't put all your eggs in one basket by helping you diversify not only across assets but also across accounts, individual funds and product providers.

7. To obtain an objective assessment

Every new product or investment opportunity is accompanied by hype, proclaiming it the best ever but that does not mean it is right for you. Investors the world over have been and will continue to be caught out by market bubbles or high charges because they don't take a step back. We know how products and assets work in different markets and can outline the downsides for you as well as the benefits. Between us, we can then make a more informed decision about what hype you can believe and what products you really need to avoid.

8. To obtain tax efficiency with your investments

Once your risk and investment assessments are complete, the next step is to look at tax and even the most basic overview of your position could help. It may simply mean using tax efficient investments to benefit from Government incentives or it could mean choosing growth assets over income to use capital gains allowances. Alternatively, for the more complicated arrangements, it might mean moving assets to your spouse or children to take full use of their personal allowances. We will always have your tax position in mind when making recommendations and can help point you in the right direction even in complicated situations.

Levels and bases of relief's from taxation are subject to change and their value depends on the individual circumstances of the investor.

9. To keep you on track

Even when you have every product you need taken care of and your investments are set up and running to plan, someone needs to keep an eye on them in case markets or abnormal events push them off course. We can do this monitoring work for you. We can assess the performance of individual investments against their peers, monitor your asset allocation to check that this does not get distorted as markets move and also help you consolidate gains as the dates of your ultimate goals approach.

10. For peace of mind

Money is a complicated subject and there are many things you need to think about to both protect it and make the most of it. Markets can be volatile and the risk and reward available can be exaggerated. Employing a good financial adviser, such as ourselves, can take the emphasis away from you and move it into the hands of an expert.

Whether you need general, practical advice or a specialist with dedicated expertise, the money you invest in getting our advice could be paid back many times over in the long term.

If you would like to take a closer look at your own circumstances and discuss the best mix of investments to meet your needs, please give us a call on 01422 377737.

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