



Financial guidance. Naturally.



Inheritance tax planning

Professional inheritance tax planning can be extremely effective in reducing any tax on your estate.

Our expertise, built up over many years and controlled by FSA regulation, will help you plan for the future, ensuring that your estate passes to your family as you would wish rather than to the Chancellor of Exchequer!

We are well versed in all the latest trust and tax legislation and have an in-depth experience of all the main schemes to minimise inheritance tax.

COMPLIMENTARY INHERITANCE TAX ASSESSMENT

Beswicks Financial Guidance Ltd is offering a free initial consultation to clients to assess any potential liability to inheritance tax.

Based upon this assessment we will then be able to formulate effective inheritance tax planning measures, specific to your requirements.

Inheritance tax planning is not regulated by the FSA.

“

...this gives us peace of mind when planning for the future.

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Personal finance planning

We offer independent financial advice in the following areas:

INVESTMENT MANAGEMENT

As a trusted wealth management provider, we use our independent status to create individualised portfolios for clients wanting capital growth, further income or both.

RETIREMENT PLANNING

Clients benefit from our comprehensive retirement planning service. Through an assessment of your income requirements in retirement, we provide solutions to bridge any potential shortfalls.

PROTECTION

To safeguard you from the financial implications of unfortunate events we can arrange comprehensive insurance cover in the areas of life, critical illness and income protection.

MORTGAGES

Our independent in-house mortgage adviser provides support and advice to individuals and companies, assessing the broadest range of mortgage products to match your needs.

Please note that your home may be repossessed if you do not keep up repayments on your mortgage.

Business financial planning

COMPANY PENSIONS

You may wish to offer a pension scheme as a benefit for your employees. It can help with staff retention and will give your staff the impetus to save for their retirement in addition to their state pension. In 2012, you will be obliged to make a contribution to the pensions of your staff.

SELF ADMINISTERED AND SELF INVESTED PENSION SCHEMES

It is possible to establish your own pension scheme without reference to insurance companies and invest the proceeds in bank or building society deposits, government bonds, company shares (including your own company) and commercial property. This can be an extremely tax efficient way of accumulating wealth.

SHARE PRESERVATION

We can provide advice to ensure shareholders have sufficient funds to purchase shares in the unfortunate event of the death of another shareholder or partner.

KEY EMPLOYEE OR SHAREHOLDER INSURANCE

Insurance can help your business to recover during a period when your key personnel are not available and whilst you may have to train or recruit a replacement. We can arrange appropriate protection policies for your business.

EXIT STRATEGY OR SUCCESSION PLANNING

At some point in your business life, you will wish to enjoy the fruits of your labours and in order to ensure that you maximise this benefit and minimise the amounts of tax payable, then careful planning is required, usually well in advance.



When planning for your future and protecting your personal, property and commercial interests there are often financial implications.

Beswicks Financial Guidance Ltd is a joint venture between Beswicks Solicitors and Wealth Management Services Ltd.

We provide clients with independent high quality professional financial planning.

CONFIDENTIAL CONSULTATION

For a confidential discussion of your personal circumstances, contact Peter Jarvis on 01782 557 250.

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