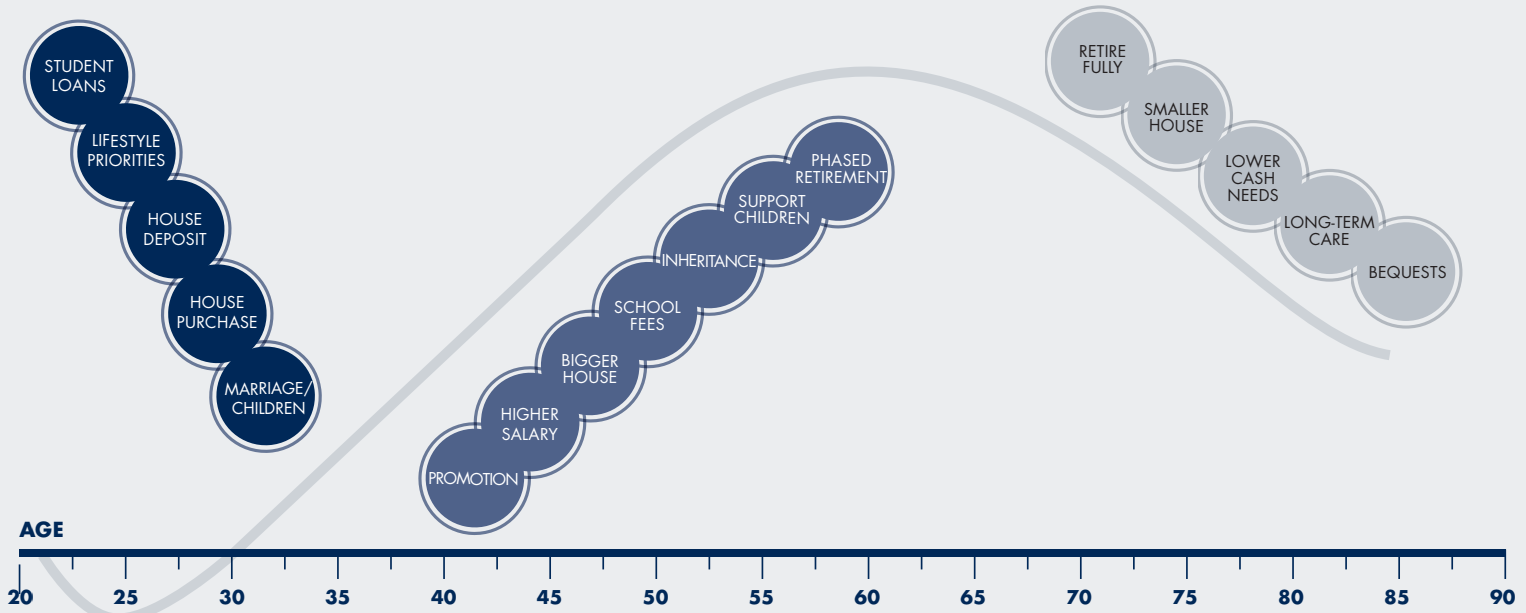




# THE STAGES OF FINANCIAL LIFE WHERE

*We can help you...*



## HOW WE CAN HELP:

### PROTECTING WEALTH

Protecting you and your family's standard of living against the unexpected.

### CREATING WEALTH

Ensuring you maximise your standard of living for when you do not want to work so hard.

### RETAINING WEALTH

Retaining more of your hard-earned money legally and ethically.

### PROPERTY WEALTH

Ensuring the best arrangements for your home, second home, buy-to-let or commercial properties.

### BUSINESS WEALTH

Helping small and medium-sized enterprises to grow and become more profitable.

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**

**THE VALUE OF PENSIONS AND INVESTMENTS CAN FALL AS WELL AS RISE AND YOU CAN GET BACK LESS THAN YOU INVESTED.**

### MANAGING WEALTH

Making the most of tax-efficient investment opportunities so that money is available when you want to spend it.

### PRESERVING WEALTH

Preserving the value of your estate for the benefit of your family.

**TAX TREATMENT VARIES ACCORDING TO INDIVIDUAL CIRCUMSTANCES AND IS SUBJECT TO CHANGE.**

