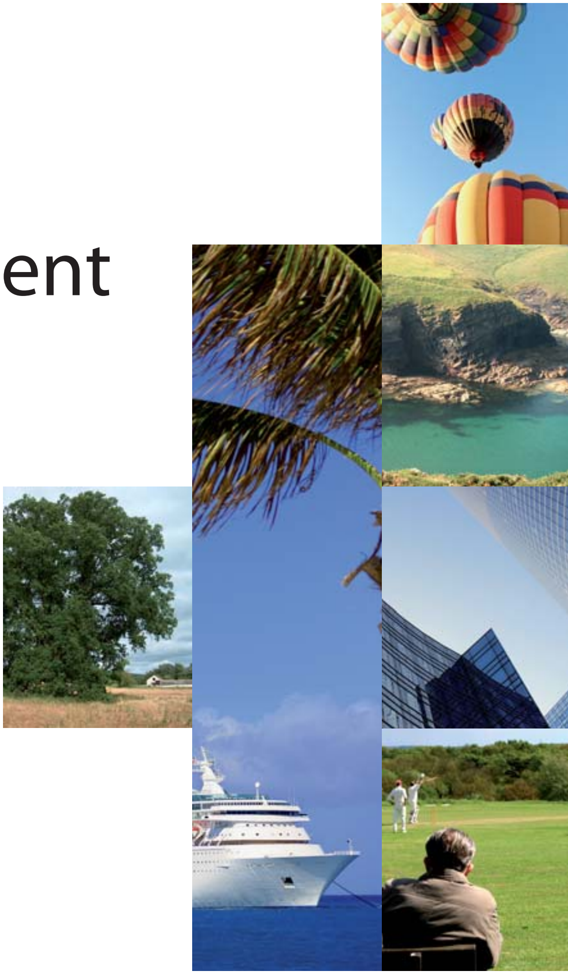
old mill financial services
independent financial advisers

Wealth Management Services



Old Mill Financial Services

Old Mill Financial Services offer an integrated financial services package for those with complex financial needs.

We build relationships with our clients by listening to you and understanding your needs prior to advising you and building a package of services tailored specifically to your circumstances

Our service is fully integrated with the tax advisers in our accountancy practice and we can either work with other professionals with whom you already have a relationship or outsource to proven professional contacts of our own

We offer a holistic approach to your financial planning requirements now, and for the future.

Wealth Management Service agreement

We provide financial consultancy for clients with complex affairs – we will work with other professionals to create and manage a comprehensive and evolving strategy on a bespoke basis.

Our service agreement includes:

- Initial in depth fact finding session to ascertain your current situation and objectives for the future
- Production of an individual tailored plan to enable you to meet those objectives
- Ongoing quarterly discussions to review performance and to take into account changing circumstances/end of tax year etc.

Tax strategies

Tax is a complex minefield of which very few people have a full understanding. Our integration with the tax specialists in our accounting practice gives us a huge advantage in these matters

We'll always consider your tax position in any financial advice we give you. We'll keep monitoring and advising as the government keeps moving the goal posts. With effective tax planning, we'll help you take advantage of existing opportunities and also help you avoid any future pitfalls.

Tax and financial advice run hand in hand. We always ensure transactions are carried out tax efficiently by combining tax planning with our pensions, insurance and investment expertise

We have a tradition of providing our clients with cutting edge tax strategies. For those of you who are willing to see some risk for the potential of greater returns with part of your portfolio we will be able to tap into many innovative solutions.

Investments

We have in excess of £500 million of clients money under investment. We have a vigorous investment screening and review process to ensure your money is working hard for you to meet your objectives.

Unlike many portfolio managers we offer a holistic service taking into account tax planning through cash deposits and secure investments, property, fixed interest and equity funds as well as more esoteric investments for the right clients.

Protection

Unfortunately personal circumstances change and death or serious illness will never be easy to deal with.

It is however possible with the right planning to ensure that your, or your families lifestyle can continue, so one less thing to worry about.

Pensions Planning (SIPP's and SASS's)

Sophisticated pension planning is another area where the expertise of Old Mill Financial Services can play a crucial role in your Wealth Management. Many companies offer so called SIPP's which differ little from a conventional insurance company Personal Pensions.

With us a SIPP is a tool which is linked to the rest of your financial planning package. Following the changes to the pension legislation on 6th April 2006 a wider and more flexible range of investments can be included in your SIPP. This can include certain types of property and associated assets (including those that you already own).

Most significantly it is now considerably easier to move substantial amounts into your pension, tax efficiently at times to suit the rest of your financial affairs. We can make your SIPP truly personal and an integrated part of your financial planning package.

Trust and Tax planning

Inheritance Tax Planning and Wealth Succession planning has increasingly become one of the most contentious issues for many clients. We can advise you on the most favourable ways to mitigate tax bills, how to use the nil rate band, trusts and other avenues.

Following the failure of the Inheritance Tax threshold to keep pace with property value increases and the Chancellor's unprecedented attack on Trusts in the 2006 Budget there have been major

developments in the planning process. The latest approach involves the need to start planning much earlier and adopting a little and often approach which continues over a longer period. The use of trusts is often involved and we work closely with lawyers to ensure the maximum tax mitigation is achieved.

The old adage that Inheritance Tax is an 'optional tax' possibly still holds but you have to work harder and plan in more detail to make it so.

Contact Old Mill

For a fuller discussion about how our Wealth Management Services may help you please contact one of our Partners:

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