



# The Bottom Line

July 2018

## ANGIE PEARSON

"Around three years ago I found myself in a position where I desperately needed a financial adviser. Not knowing anyone who could recommend one, I trawled the internet. After some time I came across Northern Star....and the name intrigued me (and it was local).

I took the plunge and telephoned them. Northern Star appealed to me immediately – the website showed happy faces and a family orientated team. I felt I could relate to them.

My first meeting was with Leigh, who I was directed to because, amongst other things, I needed investment advice. From the moment I entered the office I felt completely at ease, never pressurised. The mood in the office is relaxed, friendly, but always professional. The advice and guidance I received was excellent.

Initially I did feel vulnerable, putting my trust into a company I knew little about. However, I soon moved forward – I was in excellent hands!

The encouragement was amazing and the 'team', consisting of Sarah, Mike and Kat, were both interested and passionate about their work. I believe they really thrive on helping others.

Leigh was extremely patient with me and he has a reassuringly confident manner that naturally helps me to relax – financial affairs no longer fill me with dread as I know Leigh and the team are only a phone call away.

I am still working, but the advice and support from Northern Star has enabled me to relax and find 'me time'. That peace of mind is priceless.

Thank you so much Leigh, Sarah, Mike and Kat!"

Angie.

PS I want a mention for Sarah and the team for their hard work every year raising money for Cancer Research UK. The events are great fun but also raise considerable sums for a cause close to a lot of our hearts. Well done!



### REMINDER!

Tables are still available for this event - please contact Sarah to book your place- details are as follows

Ello Ello! Murder Mystery Evening!  
Listen very carefully - we shall say this only twice....

**SAVE THE DATE!**  
Friday 5th October 2018

The 3rd in our series of charity events (in support of Cancer Research UK):

**THE ELLO ELLO ENIGMA -**  
A Murder Mystery Evening!  
(...a viry fanny shoe....)

#### Venue:

The Last Drop Village Hotel & Spa, Bolton

Time - guests arrive 7.00 pm

Tables of 10 - £500

Includes 3 course meal and cabaret, (a viry fanny shoe)

RSVP to Sarah - sarah@northernstarifa.co.uk 01706 822622

## YOU ARE THE BUSINESS

We would like to take this opportunity to thank you!

We have carried out a survey of new business in the last 12 months here at Northern Star.

It shows that you (our cherished existing clients) have been involved in 97% of this new business!

Whether you are adding to your investments or referring us to friends and family, it is you at the heart of everything we do .

So thanks....and keep recommending us (please!).

### LEIGH'S COMPLICATED FINANCIAL CORNER.....

Inheritance Tax

Your standard IHT nil rate threshold remains (at £325K), BUT:

Your main residence nil rate band has increased from £100K to £125K

This basically means that for a married couple the IHT nil rate band is now at £900K (£325 + £325 + £125 + £125)

### YOUR FEEDBACK PLEASE!

In line with our governing body's (the FCA) requirement for us to prove our customer care, we would really appreciate you taking the time to fill out our feedback form - please click [here](#)