

How AV Trinity can help

How we can help

Finding a good financial adviser is an onerous task, but at AV Trinity we feel that we tick a lot of boxes-

- ✓ We are fully independent ADVISERS, not product salesmen.
- ✓ We are an award winning firm of Chartered Financial Planners, in recognition of our professional excellence, something that has only been bestowed upon some 10% of the IFAs firms in the UK.
- ✓ We have the heritage of working with many of our clients for over 25 years
- ✓ We are big enough to have advisers with specialist skills, but small enough to develop lasting relationships with our clients.
- ✓ We offer a choice of male or female advisers.
- ✓ We have strong relationships with many trusted partners such as Solicitors, Barristers, Accountants, Mortgage Brokers and other specialist professionals.
- ✓ Your first meeting will be at our cost to ensure that we can truly help and to enable you to feel comfortable with the adviser.
- ✓ Our charges are clear and transparent and we will ensure that you are advised with clarity, expertise and discretion.

Where we can help

Pensions – there are 3 phases of pension advice.

- Accumulation – helping you to make the right decisions when you are saving for your retirement.
- Review Service – making sure that any existing pension arrangements are working efficiently and to investigate the current charges that apply recommending more cost effective solutions where necessary
- Retirement benefits – when the time comes to retire we will ensure that your pensions are structured in the most appropriate way for you to access the level of income required.

Investments – We can advise on most types of investment from ISAs through to more specialist products, but we do not advise on contentious structures that may fall foul of HMRC

We have all seen the press articles that tell of the wealthy trying to avoid paying tax by using these plans, but invariably the HMRC will close loopholes and claw back any tax owed as a number of footballers and “celebrities” know to their cost.

Life Assurance – This can take many forms and it will be our job to make sure that the right plan is put in place for your own individual circumstances.

- Whole Life Assurance
- Term Assurance
- Mortgage Protection
- Income Protection
- Critical Illness Cover
- Relevant Life Cover

Estate Planning – Most people would prefer to minimise the amount of Inheritance Tax that is paid on their estate and we can help structure your affairs to take advantage of legitimate allowances and making full use of your nil-rate band, but ensuring once again that contentious or controversial tax mitigation structures are not part of our recommendations.

Care Fees Planning – With the cost of good care homes at around £1,000 per week in the South East, a lot of skill is required to make a person’s capital “stretch” and last for as long as possible. Most people would like to leave a legacy to the next generations and we will help balance the wish for this to happen with the income needs to pay for care.

Advice on Divorce – A highly specialist area but one in which we have the necessary technical skills to work with your legal team to ensure that a palatable settlement is reached in terms of pensions and other financial assets. Our pension specialist undertakes numerous financial mediation and report writing requests from Family lawyers in the South East and London.

Cont ...

How AV Trinity can help

Personal Injury – Another specialist area where our advice can range from advising on the use of a Personal Injury Trust to the investment of a settlement on behalf of the claimant – and everything in between!

Equity Release – Where the circumstances are right and where other options have been fully considered, Equity Release (or a lifetime mortgage) can be a sensible option for many people.

Specialist Services for Females – We are very fortunate to have a 50/50 split of male to female advisers. In no way do we consider female advisers to be any better than male advisers, just different.... In our experience many female business owners, female divorcees and older clients actually prefer to engage with a female adviser. But rest assured, we will ensure that the adviser that you meet will be right for you as we never forget that this should be a robust, long term relationship.

Business Owners – Many of our clients own their own businesses and we can advise on their “corporate” needs as well as their personal requirements.

- All areas of pensions
- Tax efficient profit extraction
- Life cover – Shareholder Protection, Key Man Assurance, Loan Protection, Relevant Life Cover.
- Inter-generational planning

Auto Enrolment – Another specialist area of advice in which we can assist employers to meet their legal obligations in a way that suits them and their employees with the minimum of administrative disruption.

In Conclusion,

Why not come in for a coffee and find out more about AV Trinity, or, just go to our website and use the contact page - we would be delighted to meet you.



Please contact us

01892 612500 or 0800 688 1898 (Freephone)

info@avtrinity.com

www.avtrinity.com



“Intelligent, Independent Financial Advice”

All information has been prepared with care to ensure accuracy and is based upon our understanding of legislation and HMRC practice, which can be subject to change. This is intended to provide information only and should not be considered as advice.