



● FINANCIAL SERVICES

going further to deliver more

anstey
bond
FINANCIAL SERVICES

Together with our partners Equity & General, authorised and regulated by the Financial Conduct Authority, we are delighted to offer our clients a comprehensive portfolio of expert and independent Financial Services. From financial planning to investment and from tax management to wealth creation and protection, we provide the expertise you need to guide you through a lifelong journey of sound financial management.



Welcome to Anstey Bond Financial Services

With a commitment to the provision of continuous support, regular reviews and timely communications as your circumstances evolve or outcomes change, we ensure that your financial plans remain aligned with your personal objectives. With the aim of building a long term relationship with you based on mutual trust, we are committed to a fee structure with fair and transparent pricing that can be readily seen to deliver tangible value.

We understand that choosing the right financial services firm is a critical decision that can impact your financial future and believe that our experience, expertise, independence with you at the heart of all we do, makes us the ideal partner as you embark on your financial journey. Our promise is to work harder to achieve better . . . for you.

We can summarise our portfolio of services as follows . . .

Corporate Finance
Financial Services
Accountancy & Tax
Mortgages
Wills & Probate

● CORPORATE FINANCE



Corporate Finance

We aim to assist with sources of funding and capital structure to ensure that you maximize the shareholder value. Whether your business requires extra funding or it has reached a point in its life cycle where listing becomes the next step, we will assist you every step of the way by ensuring that your needs and expectations are met.

Our corporate finance services includes the following:

- Business valuations
- Due diligence
- Market listings
- Business sales and acquisitions
- Debt and equity finance

● FINANCIAL SERVICES

Investment

You are more likely to enjoy better returns from investments than from savings but striking the right balance between risk and reward is key. The amount and how you invest is up to you but we can help you decide and take steps to limit your exposure to value fluctuations.

Mortgages

As independent specialists, we are free to select the mortgage that best suits your needs from the bewildering array of products on the market. E&G's expert teams have been doing this for over 20 years with thousands of satisfied clients.

Equity Release

Enjoy tax-free cash without having to sell or move from your home. Based on your age and the value of your home, you can have a lump sum or a series of smaller sums to use in whatever way you want. Help the kids buy their own home, pay off loans or just have extra funds to enjoy in retirement.

Pensions

Life changes when you retire and it's never too late to increase savings so you can fully enjoy the lifestyle you want. Even if you already have a private or workplace pension, we'll find an additional pension designed to supplement your retirement income.

Minimising Exposure to Tax

Tax could be the biggest expense you face during your lifetime and no-one wants to pay more than they have to. Reducing exposure to tax is the simplest way to make your money and wealth go further so we'll help you find the ways to make improvements to your tax position that could save you a considerable amount.

Family Protection

This means having a financial safety net in place so your family is financially secure should something happen to you. Our protection embraces the three important areas of life insurance, critical illness cover and income protection. In the sad event of your death or terminal illness it's important to consider how your loved ones might continue to enjoy their present lifestyle.

Intergenerational Wealth Transfer

Building and securing your wealth for the benefit of loved ones can be complicated and costly so you will require the help of an expert. NextGen Intergenerational Wealth Management from E&G brings all the essential skills and services together under one roof to provide peace of mind for you and your loved ones.

Inheritance Tax

The careful planning of your financial and tax affairs means your loved ones can be protected from the burden of Inheritance Tax. In the event of your premature death, passing on assets efficiently is a key objective for those who have spent a lifetime building wealth. Our independent and experienced experts can help you.

Free Financial Health Check

You can benefit from a free independent review of your finances, uncovering new opportunities for investment and savings which will help maintain and build prosperity. Because everyone's circumstances change and tax regulations evolve, a regular review is essential for wise forward planning and is designed to give you greater peace of mind.

● ACCOUNTANCY & TAX



Tax could be the single biggest expense you'll face in your lifetime so reducing exposure is the simplest way to make your money and wealth go further. With a top income tax rate of 45%, even minor improvements to your tax position could save you a considerable sum. Here's our guide to the ways you can minimise your exposure.

Accountancy

Because most of us don't make full use of our allowances and exemptions, we provide a full range of accounting services for How to Pay Less Tax on your UK income and savings. According to the Annual Tax Action Report of 2012, each of us pays, on average, more than £4,000 more than we need to. Our experts will help you avoid over-payment.

End-of-Year Checklist

Our checklist identifies where you can reduce your tax liabilities and sets out all your allowances and exemptions. These include Personal Allowance, Marriage or Civil Partnership Allowance, Personal Savings Allowance, ISA Allowance, Dividend Allowance, Capital Gains Tax Allowance, Pension Carry Forward and allowances for Venture Capital Trusts.

Paying Less Tax on Income

Every individual has an annual tax free allowance (currently £12, 570) including pay, bonuses, rental and pension incomes. If you don't reach this threshold, perhaps we can help you identify ways to increase your annual income so you enjoy your full entitlements.

The 60% Tax Trap

If you earn over £100,000, your tax free allowance will be reduced and you'll pay National Insurance at 2%, meaning you will effectively pay tax at 60% on additional income such as a bonus. We can help you avoid this trap by having the bonus paid into your pension fund.

Capital Gains Tax (CGT)

If you make a profit from the sale of an asset you may need to pay Capital Gains Tax. Anything over your personal allowance will be taxed at between 10-20% and for property at between 18-28%. However, if you are married or in a civil partnership, your collective allowance increases and if you have other loss making investments, you may offset those losses against gains made. We'll help you navigate the prevailing CGT rules and regulations so you never pay more than you have to.

Restricted Stock Units

Sometimes employees receive shares in the company for which they work. These are known as Restricted Stock Units (RSUs) and may be liable for CGT. However, there are two ways to minimise the tax payable either through immediate sale or by transfer to a spouse. Our experts will help you decide on the best course of action. services together under one roof to provide peace of mind for you and your loved ones.

The Company Tax Bill

If you own a business and make a profit you will pay Corporation Tax (CT). However, pension contributions are classed as deductible expenses, free from income or dividend tax, so you could reduce your tax liability by making a pension contribution instead of paying yourself a salary. Rest assured we'll help you take all the steps necessary to reduce tax.

Income Tax Liability

The most common way to reduce income and therefore your tax liability is to pay into a pension which has a Lifetime Allowance Tax Charge. If the value of your pension exceeds the limit you will pay tax at between 25 and 50%. However, our experts can show you the various ways to minimise this charge by withdrawing the tax free portion, taking your pension benefit early, setting up an alternative investment pot, carrying forward unused allowances from previous years or opting for an increased salary instead of pension contributions. Your professional adviser will guide you through all the details.

● MORTGAGES



The best mortgage for you is out there and we'll help you find it because we're independent specialists completely free to select the very best products available on the market.

With a top income tax rate of 45%, even minor improvements to your tax position could save you a considerable sum. Here's our guide to the ways you can minimise your exposure. Here are some of the options we can secure depending on your circumstances and objectives.

Finding the Right Mortgage

From thousands of providers and a bewildering range of options, we'll unlock the best deal for you, avoiding the pitfalls such as not fitting the provider's selection criteria or charging more. You can be sure that our experts will select only those mortgages for which you will be accepted without penalty or premium.

Staying Abreast of the Market

Because mortgages change, deals come and go or a fixed term arrangement ends, we keep working to ensure you always have the best option. This could mean staying with your existing lender or moving to another. We'll always work to find you the best available deal.

Getting Started

We start by reviewing your income, overall financial situation and personal circumstances. This gives us a guide to how much you can borrow and the likely repayments. Then we'll look for all available options, discuss them with you and make a final recommendation. If you decide to proceed we'll manage the application process from start to finish.

Buying to Let

If you're buying property to let for rental income and future growth in value, we'll help you find the best Buy-to-Let option. You may have to meet certain conditions, such as a good credit record, proof of income and are below 75 years of age. You'll need a minimum 25% deposit with the amount you can borrow based on monthly rental income which should cover 125% of your mortgage repayments. We're here to help.

Interest Only Mortgage

With this type of mortgage, repayments will cover the interest on the loan but not the capital sum so it's important to set up a separate investment or savings vehicle to repay the mortgage at the end of the agreed term.

Interest + Capital Mortgage

This mortgage is designed so you gradually pay off the amount borrowed as well as the interest over the term of the loan. Providing all repayments are met, the loan and interest will be fully paid at the end of the agreed term and the property will be yours.

The Offset Mortgage

This mortgage links bank accounts and savings to offset against the loan and so reduce interest. As savings are subtracted from the amount borrowed on which you pay interest, you can either pay less each month or pay off the entire mortgage more quickly.

Poor Credit Score Mortgage

With a poor credit history your options may be limited and may require a specialist lender. Some adverse marks on your credit history carry more weight than others but there are lenders who cater specifically for those who have faced illness, divorce or other life events. Lenders tend to be more flexible when assessing applications but will often charge higher interest rates and require larger deposits.

Rate Variables

All lenders offer a variety of interest rates as part of their mortgage offers or deals so it's important you choose the option that works best for you. We'll help you understand the various rates and their implications on repayments and overall cost. The current variables include Discounted, Tracker, Capped, Collared & Capped,

● WILLS & PROBATE



We provide a comprehensive package of services that help you take care of the future for your own peace of mind and that of your family, ensuring respect for your wishes, the control of your estate and the future security of your loved ones.

Will Writing

If you're putting off writing a will you're not alone. Many people say it's too complicated, too expensive, unnecessary or not a priority. However, without a will, you forfeit control of your wishes in the event of your death which could mean that your loved ones or intended beneficiaries receive nothing. Let us help you put this right, quickly and stress-free.

Why Write a Will?

Under the UK Law of Intestacy, and in the absence of a will, the state will decide who benefits from your estate which can lead to complications, delay and unintended consequences. If you prefer that your wishes are protected and respected, a valid will is important to everyone. Our experts will help you create this important document.

Circumstances

When writing a will, you need to understand how your personal circumstances can have different implications when your will is executed. If you are Single, Retired, Divorced, in a

Second Marriage, in a Civil Partnership or a Single Parent with Children, you cannot assume that your wishes will be automatically secure and free from complication. Our experts will help you understand how the law applies to you, giving you and your intended beneficiaries security and peace of mind.

Lasting Power of Attorney (LPA)

This is a legal document confirming the appointment of a third party to manage your affairs should you become incapable of doing so due to illness, accident or age. This could be a family member, someone you trust or a professional but the law states you can only appoint an attorney while you are mentally able to do so. There are two types of LPA which either grants power over your financial affairs or over your health and welfare needs. The Property & Financial Affairs LPA gives the appointee the power to make decisions regarding your bank accounts, paying bills, collecting a pension or selling your home while the Health & Welfare LPA gives the appointee the power to make decisions about your medical care, life sustaining treatment or moving into a care home. We advise our clients to put an LPA in place when they reach retirement, if not sooner because, if you don't, the Court could appoint someone you have never considered for the role with bank accounts and jointly held assets becoming subject to restrictions.





● ACCOUNTANCY & AUDIT ● TAX & TAX PLANNING ● FINANCIAL PLANNING ● HUMAN RESOURCES

We are looking forward to hearing from you. For more information, call us on +44 (0)20 7014 8060 or email us at info@ansteybond.com

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