Whole of Market Advice

Experienced Specialists in Investment Advice for Residents of Care Homes

Beckworth Financial Services Ltd

Beckworth Financial Services Ltd is a local firm of Independent Financial Advisers with excellent administration backup specifically set up to offer a comprehensive, traditional service from the whole financial market. Beckworth aims to provide a high level of personal attention and service to all clients in, or going into, Residential Care Homes.

Services

As an example, Beckworth's core activities include:-

- Assessing the income "needs" of the resident.
- Trying to devise a portfolio which would provide sufficient income to cover the Care Home's charges.
- Helping you to understand the alternative investments available such as ISAs, Bonds and Impaired Life Annuities.
- Trying to protect as much capital as possible, so that it does not run out, whilst also trying to hold back and preserve as much as possible for the beneficiaries.
- Where necessary, working in conjunction with your Solicitors to ensure all angles are being covered.

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Attorney Advisory Service

As an Attorney, there are onerous obligations which must be adhered to - whilst we are not legal advisors, Beckworth Financial Services Ltd could help plan the client's investment portfolio with these obligations in mind.

There are many complex obligations which need to be covered; luckily this is an area in which we have a great deal of expertise and experience. When arranging investments, we can help the Attorneys match these areas. Some of these obligations may include:-

- Minimising costs (we may be able to arrange investments with very low or even no initial charges).
- Choosing and selecting "low-risk" investments.
- We may be able to arrange investments which do not have any exit charges on death.
- Considering investments from the whole of the market (let us help you select an appropriate fund for your current needs and circumstances).

Providing a professional service tailored to the client's needs

Investments – Whole of Market Advisers

Beckworth Financial Services Ltd prides itself in offering a very comprehensive investment review service. Beckworth has a dedicated administration team in Exeter. We are currently prepared to offer a free initital review and valuation service without obligation.

We can help the client plan a suitable investment portfolio, aiming to maximise tax efficiency where possible. Investment vehicles available include:-

- Individual Savings Accounts (ISAs)
- Stockbroker Managed Portfolios
- Managed Bonds
- Unit Trusts and Investment Trusts
- Impaired Life Annuities
- National Savings

For example, when we first meet a client, we will generally compile a comprehensive review schedule providing details of the type of investment, the plan owner, date of commencement, current fund value, investment fund, whether the plan has been written under Trust, etc.

The client merely needs to provide us with one Letter of Authority and we will do the rest - trying to make it as simple as possible.

Following the initial review, in certain circumstances and subject to complexity there may be a charge. Details will be provided before any chargeable work is undertaken.

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Inheritance Tax Planning

If you are a resident who already has sufficient income and/or capital to "match" your residential care costs, then you may have an Inheritance Tax liability on your death.

There are many schemes available whereby you can access your funds, but also have the peace of mind of knowing that part of your Estate goes to your family rather than to the Chancellor of the Exchequer.

There are many schemes available including:-

- Loan Trusts
- Discounted Gift Schemes
- Discretionary Trusts
- Whole of Life policies
- as well as helping with your Will planning

Levels and bases of and reliefs from taxation are subject to change and their value depends on the individual circumstances of the investor. The value of your investment can go down as well as up and you may not get back the full amount invested. The Financial Services Authority does not regulate deposit accounts, Taxation & Trust advice, Inheritance Tax planning, National Savings products and Will writing.

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