



Core Services

Pension Options

This service is aimed at those with multiple pensions. Bringing pensions together can simplify, help you maintain control and bring your outdated pensions into the modern market.

Of course, not all pensions should be moved. Our in-depth analysis precedes any advice and decision making.

For further information on this service, please visit our [‘Pension Options’](#) page.

Retirement Options

This service is designed to help you make the right financial decisions at retirement.

We will make sure you receive the maximum income in retirement where required, decide whether you should start taking an income or even defer taking your benefits. The service includes researching all product types available and will be tailored to your needs.

To find out how to turn your pension into a retirement income, please visit our [‘Retirement Options’](#) page.

Portfolio Management

Our Portfolio Management Service (PMS) is designed for clients who already have significant pension and investment funds. Its primary purpose is to provide the ongoing advice and support necessary for clients to achieve the retirement they want.

Key Service Elements Include:

- Retirement Planning
- Investment Strategy
- Performance Reviews
- Tax planning

We will ensure your investments are exposed to the appropriate risk and are working towards key goals.

To find out detailed information on our key service elements, please visit our ['Portfolio Management Service'](#) page.

Wills and Estate Planning

Our wills and estate planning service will help you understand your options and make informed choices on how to arrange your estate. One of our taxation and wills experts will take you through a planning process in a careful, confidential and sensitive manner. We want you to be comfortable that you have your affairs in order.

To find out more, please visit our ['Wills and Estate Planning'](#) page.

One Life

Ill health and death are a sad but inevitable part of life. This service is aimed at mitigating the affects through a range of tools.

We will assess your situation, identify your needs and provide a range of options to protect you, your family and business against the lasting effects of ill health and/or death on financial stability.