



Planning for tomorrow...today

TRUSTED • CLEAR • INFORMED

Planning for tomorrow...today

Throughout our lifetime, as our priorities and goals change, so does our financial situation. The birth of children and grandchildren, the cost of education, marriage and divorce, planning for retirement and long-term care are all things which affect our personal finances. Is your financial planning flexible enough to reflect your changing circumstances? Have you got adequate plans in place to cater for your needs in later years?

Whether you are an experienced investor with a mixture of assets, or just want jargon free, straightforward advice, Skipton Financial Services Limited (SFS) can help.

Who are we?

Established in 1988, SFS is one of the country's top financial advisers and a wholly owned subsidiary of Skipton Building Society. We currently provide financial advice to over 110,000 clients throughout the UK and provide a comprehensive range of pre and post retirement financial services to clients, including amongst others:

- Investment & Retirement Planning.
- Investment Consolidation Service.
- Inheritance Tax Planning.
- With Profit Bond Review Service.

Our service is completely **fee-free** and there is no obligation whatsoever to act on any advice that we may give. Our Advisers are supported by our Technical Team which regularly researches the whole market and recommends only the most suitable investments from the thousands available in the marketplace. We only recommend products that meet our stringent quality standards and which we consider are most suitable for each client's individual circumstances.

What can we offer you?

Our Financial Advisers are committed to helping you make the best financial choices, now and in the future. They are able to explain things in an easy to understand and concise manner.

There is absolutely no obligation on your part if you decide not to proceed with our advice on any occasion, no matter how much information has been provided to you.

Some of our services



Monitored Informed Investing (MII)

Our wealth of experience and expertise within financial services allows us to continually strive to enhance and develop the way we can help our clients achieve their financial objectives. The culmination of our drive to deliver the best investment solution for our clients is **Monitored Informed Investing (MII)**.

MII, which is available to clients with over £25,000 to invest, combines several best of breed elements which aim to ensure that your investments achieve consistently above average performance and this is your opportunity to benefit from a unique market leading offering.

Our full MII offering is available for all investments into MII Core Funds made through Skipton Financial Services (SFS) and its balanced approach to investing, whilst constantly monitoring your investments, has been developed to maximise your potential returns within your risk profile.

Summary of Features:

Individual Risk and Reward Assessment

SFS will assess your Risk and Reward Profile to ensure we only recommend investments that match your needs.

Maximise Returns

Our aim is to maximise the returns from your investments by ensuring, on an ongoing basis, your funds are delivering above average performance against their peers year in, year out. If we believe that any of your *MII* Core Funds should be switched to achieve this we will offer to do this and SFS will make no charge. If we do get it wrong and your *MII* Core Funds perform very poorly, we will reimburse our future *MII* Ongoing Charge to you as long as this poor performance continues or provide you with an alternative.

Minimise Tax

MII is designed to enable you to take maximum advantage of your valuable ISA allowance and minimise your tax liability. If you have unused ISA allowances, through our *MII* ISA Transfer Facility you will have the option to easily switch existing investments into an ISA.

MII Annual Report

We will provide you with a written *MII* Annual Report detailing all of your investments in *MII* on one simple statement. This will include a commentary of how your *MII* Core Funds have performed in the previous year and our analysis of the current performance and the future prospects.

Online Facility

Whilst you can be assured that SFS is watching your *MII* Core Funds closely, you will also be able to access an online account to view your investment details whenever you require.

Rebate of *MII* Initial Charges on Death

In the unfortunate event of death, within the first three years of investing, we will rebate the *MII* Initial Charges paid to SFS. If you die in years four to six, SFS will waive its initial charge for your beneficiaries should they wish to reinvest your capital in *MII* Core Funds.



Investment and Retirement Planning

Taking control of your finances today can have several benefits in the future including making provision for your retirement and making the most of your savings when retired.

As your life and circumstances change your needs and priorities alter, whether it's investing for your children's/grandchildren's future or investing money of your own, SFS can help you make the choices appropriate for you.

SFS treat their clients as individuals offering a tailored service that is pertinent to each client's personal financial goals.

Your SFS Adviser will be able to guide you on investment arrangements such as:

- Tax efficient investments - such as Individual Savings Accounts (ISAs).
- Unit Trusts and Open Ended Investment Companies (OEICs).
- Various Investment Bonds, including Distribution, Fixed Rate and Income.

And many more...



Inheritance Tax Planning

Having worked hard all your life to build your financial portfolio and assets, it's upsetting to know that 40% of everything over £325,000 could be given back to the Government in inheritance tax (IHT) if you are single or divorced – or everything over £650,000 if you are married, in a civil partnership or widowed.

Rises in house prices and increasing wealth could well mean that your loved ones may already be liable to pay the IHT before they can inherit what is rightfully theirs. With the right planning through SFS, you can reduce or even eliminate this tax altogether – potentially saving your beneficiaries thousands of pounds.



With Profit Bond Review Service

Throughout the 1990s, With Profit Bonds were the most popular equity based investment vehicles, until the unprecedented stock market falls which coincided with the turn of the Millennium. Since then there has been a lot of speculation about With Profit Bonds which has led many people to consider encashing these Bonds. The problem is that With Profit Bonds are quite complex investments which has left many investors confused as to what to do next.

Through our fee-free With Profit Bond Service we will assess your With Profit Bond(s) and discuss the choices you have and chat through the advantages and disadvantages of keeping these investments.





Investment Consolidation Service

In current market conditions, it is vital to keep an eye on your investments. If you have ISAs/PEPs/OEICs managed by different companies, the last thing you want to do is sort through reams and reams of paperwork from different investment companies to see how your investments are performing.

We have the solution – Skipton Financial Services Limited (SFS) has teamed up with Cofunds to offer you a fantastic Investment Consolidation Service. By registering your investments with Cofunds you will open up new possibilities. The benefits of the Investment Consolidation Service to you are:

- All your investments and valuations are summarised on one easy to read statement which makes it much easier to manage and control along with a drastic reduction in your paperwork.
- Up-to-date valuations on all your holdings whenever you need them.
- Quick and easy way to implement any changes required to your investment portfolio.
- All your investments will still be held with the same companies and only the administration of your investments changes.

This one view of your investment will help you and your Financial Adviser to define your goals, develop a clear investment strategy and make informed decisions about your financial future.





Retirement Income Service

No doubt, you have worked hard all your life to be able to afford an enjoyable lifestyle, which you want to continue throughout your retirement. When retirement comes you need to be confident that your pension lump sum(s) and/or any additional voluntary contributions you may have made will give you the income you need to enjoy the remainder of your life and enable you to fulfil your dreams and aspirations. It is therefore crucial that you find the best retirement income deal that your pension fund will buy.

An interesting fact is that you could gain as much as 35% extra income from your pension*, but to gain this extra income you need to shop around for the best deal in the market, that's where SFS can help.

SFS's Retirement Income Service is a telephone-based service, which allows clients to discuss their pension arrangements and the options available to them directly with one of our retirement income specialists. This means that you can call us free and discuss the options that are suitable for your personal circumstances without leaving the house - it couldn't be easier.

*Source: Comparative Tables Bulletin Number 6 Pension Annuities Bulletin, Financial Services Authority, October 2002.



Legal Services and Will Writing[†]

The majority of adults (55%) have not made a Will (Skipton Building Society, October 2005) and yet a Will is crucial when it comes to your financial planning. Therefore as a natural extension of our Investment and Inheritance Tax services, we can offer you a Will Writing & Estate Planning Service.

In partnership with some of the best legal advisers in the UK, our Will Writing Service is designed to be as flexible as possible. To help fit in with busy lives our Will Writing Service can be completed by post, in your own time and from the comfort of your own home. However, if you would prefer, you can sit down with one of our Advisers and plan your Will at the same time as reviewing your investment portfolio.

Our Will Writing pack contains everything you need to prepare for the drafting of a Will, at a very reasonable cost, allowing you to be the one to decide how your assets are distributed.

[†]A fee would be payable should you require the services of a legal professional.

Our ongoing commitment to you

We believe in building long-term client relationships and our service does not stop once you have seen an Adviser. We are available to help you with your financial planning any time you ask...**not just for now, but for a lifetime.**

How to get in touch



Simply call into your local
Skipton Building Society Branch

OR



Call a member of our team on
0800 137 832

OR



Visit our website at
www.skiptonfs.co.uk





SKIPTON FINANCIAL SERVICES

Skipton Financial Services Limited,
The Bailey, PO Box 101, Skipton, North Yorkshire BD23 1XT
Tel: 0845 6036146 Fax: 0845 6024577 Web: skiptonfs.co.uk



Skipton Financial Services Head Office in Skipton.

TRUSTED

We are experienced and trusted financial advisers so we only recommend the solutions that are right for you

CLEAR

Everything is clearly explained in plain English and we are always open and honest in our approach

INFORMED

Our advice teams are experts and carry out continuous research to give you the most informed financial choices

Registered Office: The Bailey, Harrogate Road, Skipton, North Yorkshire BD23 1DN. Registered in England, Number 2061788.
Authorised and regulated by the Financial Services Authority. Skipton Financial Services Limited is a wholly owned subsidiary of Skipton Building Society.
Medical Insurance Agency (MIA) is a division of Skipton Financial Services Limited.

CORP/06/09