

A Letton Percival & Co Ltd

Letton Percival has provided independent specialist insurance advice for more than a century. Throughout the years we have remained committed to the principle of service. In dealing with Letton Percival you are assured of personal, one-to-one contact, and the development of a long term relationship that delivers truly bespoke solutions to your needs.

Our clients mainly come to us by personal recommendation or as introductions from their accountants or solicitors. We have an experienced and specialist team and we believe that the best way to help our clients achieve their requirements is by face to face meetings with our Independent Financial Advisers. Initial contact is often by email or telephone, however, we believe that personal meetings are the best way to achieve professional advice and build an ongoing professional relationship.

We specialise in two main areas:

Corporate planning

We provide technical and specialist advice to small and medium sized employers, tailoring our service to suit each individual client's requirements.

We work closely with key personnel at the client company on the establishment and ongoing administration of their corporate requirements such as their employee benefits packages including all aspects of their pension schemes, group life assurance, group income protection and private medical insurance arrangements along with their share protection, loan protection and key person protection.

Individual planning

We help to plan out client's pre-retirement savings, taking into account their overall financial position and using the appropriate tax advantages available to them.

When drawing benefits we advise on the most suitable and tax efficient method of accessing capital and/or income by utilising one or more of our client's savings arrangements.

Our core areas of advice are:-

- Pension Planning
- Pension Transfers
- Pre and Post Retirement planning
- Annuities
- Employee Benefits
- Life Assurance
- Unit Trusts
- Investment Bonds
- ISA's

In addition we can help you with:-

- Providing information to your accountant and any other professional advisers.
- Supplying end of year tax information as required.
- Recommending suitable professionals as other needs arise such as inheritance tax planning, capital gains and income tax issues.
- Discretionary Fund Management.

Our proposition:-

In our **initial advice** process we would aim to:-

- Complete a focused fact find limited to the specific areas you wish to focus on in establishing your objectives going forward.
- Evaluate how your current investments are likely to help you achieve your objective.
- Understand your attitude to risk.
- Agree an appropriate strategy which you are comfortable with, to meet your future objectives.

We will advise you of any fee that will be charged before we undertake any work.

Our aim is to have an uncomplicated service for clients who recognise the need for expert advice and are expected to have increasingly complex financial affairs as time passes.

Implementation

If you decide to take action as a result of our discussions we can arrange all necessary steps to ensure that things are implemented thoroughly. We will:-

- Deal with all necessary paperwork.
- Liaise with your other professionals.
- Deal with changes to existing plans.
- Keep you informed of progress.
- Confirm when your plan has been fully implemented.
- Ensure you know your ongoing service from us.

After the initial advice process and your plan has been implemented we believe that it is important to review your arrangements on a regular basis. We are available at any time by telephone, email or letter and will be happy to arrange review meetings in accordance with your wishes.

In a review meeting we would aim to:-

Update your Personal and Financial situation by checking for any material changes in your family circumstances and where applicable undertake an:-

- Investment Review to examine the performance of your holdings since your last meeting. We will review your investments to ensure they remain appropriate for your objectives and attitude to risk.
- Income Review to discuss whether your regular cash-flow needs reviewing.
- Protection Review to discuss whether you and your family require protection from the effects of death, long term illness or incapacity.
- Retirement Planning Review to consider relevant changes to pension legislation.

At the end of the review meeting our discussions and your future requirements will always be confirmed in writing and should any changes in strategy be required, we will provide you with detailed advice for your approval. We will then implement any agreed changes on your behalf.