



raeburn christie clark&wallace

Raeburn Christie Clark & Wallace Financial Services Department

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Raeburn Christie Clark & Wallace's Financial Services Department is run by qualified financial advisers who have vast experience in this industry dealing with the insurance and investment market. We are authorised and regulated by the Financial Services Authority and as such we are "not tied" to any one Bank, Building Society, Insurance Company or Investment House. We therefore have access to all products on offer.

Our financial services department can deal with all aspects of insurance, mortgage and investment business, whether it be Life, Pensions, Unit Trusts/OEICs, Investment Trusts and Inheritance Tax. Our advisers cover all our branch offices, Stonehaven, Banchory, Ellon, Inverurie, Property Shop and the Aberdeen main office.

We believe we can provide clients with a friendly, professional service supplying appropriate financial solutions to meet their particular objectives and attitude to risk.

We offer free initial independent unbiased advice based on each client's personal circumstances.

Main Services we offer –

Inheritance Tax Planning
Wealth Management/Savings & Investment
Mortgages & Re-Mortgages
Pensions
Life Assurance
Income Protection
General Insurance

Inheritance Tax Planning

There are various options available in order to mitigate your liability to inheritance tax. Our advisors will assess your potential inheritance tax liability and thereafter provide the appropriate options available to you for consideration in order to try and mitigate your liability. Inheritance tax is usually paid on an estate when somebody dies. At the moment the threshold is £325,000 and a tax rate of 40% is charged on the excess above the threshold.

Wealth Management/Savings and Investments

We would carry out a financial health check on your current financial situation and take into account your attitude to risk and objectives. We will then make the appropriate recommendations specific to your circumstances. We also report to our clients yearly on agreed review dates. The performance of their investments will be discussed and any recommendations made at that time. A review of the client's circumstances will also be carried out in order to confirm that the investments still satisfy their objectives.

Mortgages and Re-Mortgages

We can offer a true one-stop service, providing legal, insurance and mortgage advice. We deal with all the major lenders in the UK and as such can recommend the best mortgage applicable to your particular circumstances. We explain the different methods of repayment and the various types of mortgages and insurance products available.

The key benefits of using Raeburn Christie Clark & Wallace Financial Services Department –

One-stop shop for financial and legal services
Qualified financial advisers offering independent advice
Friendly, local service and easily contactable



Jim Guyan
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Pensions

We can review your existing arrangements and comment on the appropriateness relating to your present circumstances and looking towards retirement. We can also provide illustrations for new plans from all the providers available. When approaching retirement it is imperative that you seek advice regarding the funds in which your pension plan is invested taking into account your attitude to risk and time until your selected retirement age. We also provide all the options available to you at retirement and give recommendations appropriate to your personal circumstances.

Life Assurance

Life assurance is not compulsory but in certain circumstances it is highly advisable. For example if you have a mortgage on a house, if you have dependents or borrow money to set up a new business then these are all situations where it would be advisable to consider life assurance. There are various types of life assurance ranging from the basic decreasing mortgage assurance, to plans which have various options available which can include for example critical illness.

Income Protection

Financial hardship usually occurs in the event of death but you also have to consider what would happen if you are unable to work and therefore how would you continue to pay for your bills and maintain your standard of living if there is no income coming into the household. Income protection is therefore an area which should be addressed particularly where there are dependents involved. We would initially ask you to find out what the position is from your employer should you be unable to work and if you have any existing plans in place. We would then provide you with illustrations regarding the types of income protection plans available.

General Insurance

We provide illustrations from all the major general insurance providers for household and commercial insurance risks. There are various plans available on the market and it is imperative that you obtain the widest cover at the most competitive premium.

This legal briefing is intended to provide the recipient with a brief outline of the main areas of law to which it applies. It is not to be regarded as an exhaustive overview of the area of law in question. Readers are advised not to apply or rely on any of the information contained therein without first seeking legal advice. Should you have any queries in relation to this briefing or would like clarification on any particular area covered please feel free to contact us.