

The RMWM

List of services

INDEPENDENT FINANCIAL ADVICE

Our Services include the following topics and where advice is needed in a more specialized area* we can also refer clients to other professional advisers:

SAVINGS AND INVESTMENTS

- Children's Trust Funds
- School/University Fee Planning
- Offshore Investments
- Regular and Capital Investments
- Deposit Based Investments
- Unit Trusts, Investment Trusts
- Open Ended Investment Companies
- Individual Savings Accounts
- Investment Bonds

INHERITANCE TAX AND ESTATE PLANNING*

- Evaluation of Existing Planning Arrangements
- Estate Valuation
- Nil Rate Band Planning
- Lifetime Gift Schemes
- Trust Arrangements
- Trustee Investment Planning

RESIDENTIAL AND NURSING CARE PROVISION

- Income Provision for Residential and Nursing Care
- Estate Preservation Planning

INCOME AND CAPITAL GAINS TAX PLANNING*

- Film Partnerships
- Venture Capital Trusts
- Enterprise Investment Schemes
- Enterprise Zone Trusts

PERSONAL AND FAMILY PROTECTION

- Life Cover
- Income Protection
- Critical Illness and Permanent Total Disability Cover
- Family Income Benefit
- Private Medical Insurance

PORTFOLIO MANAGEMENT

- Portfolio Construction and Asset Allocation Modelling
- Valuations and Performance Reviews
- Portfolio Rebalancing

MORTGAGES

- Equity Release
- Residential
- Buy-to-Lets
- Commercial Lending
- New Purchases, Remortgaging and Debt Consolidation

Think carefully before securing other debts against your home. Your home may be repossessed if you do not keep up repayments on your mortgage.

For mortgage advice we can be paid by commission or a fee of typically 0.4% of the loan amount

RETIREMENT PLANNING

- Assessment of Existing Pension Provision
- Preserved Pension Benefits from Past Employment
- Personal and Stakeholder Pensions
- Director's Pensions
- Group Pensions
- S2P – contracted in or out?
- Pension Drawdown*
- Pension Transfers*

FINANCIAL STRATEGIES FOR BUSINESSES AND PARTNERSHIPS

- Business Ownership Protection (Share Purchase Plan)
- Cash Flow Protection (Director's Income Protection)
- Employee Benefit Packages
- Business Continuity Plan (Keyman Assurance)
- Utility & Communications Cost Management
- Exit Strategies
- Cost Management for Employee Benefits

The FSA does not regulate some forms of mortgages and Inheritance tax planning