



*Truly  
independent  
advice*



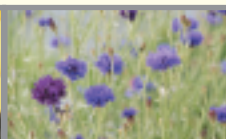
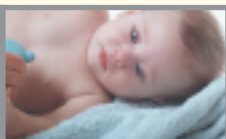
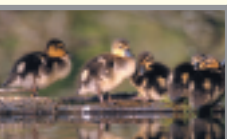
## Advice of the highest quality comes from understanding and knowledge...

Atkins Bland's mission is to help our clients maximise and protect their financial resources. To achieve this successfully, we need two essential ingredients:-

- 1 A thorough understanding of the complex and constantly changing world of economics and finance.*
- 2 A clear picture of the circumstances and aspirations of those we are advising. For example, we need to know what in life is important to you and what isn't; what your current financial position is and the nature of your goals and ambitions.*

Circumstances and priorities vary but, whatever your situation, we can help you identify the key issues and understand the options available to you. Then, knowing all the relevant facts, we can provide you with advice clearly focussing on your needs and designed to help take you where you want to eventually be.

*Whatever your situation, we can help...*



## Our credentials

Atkins Bland can trace its origins back to 1984, became incorporated in 1991 and now has over 4,000 private and corporate clients. In total we provide advice on more than £100 million of invested capital. We value our independence highly and are regulated directly by the Financial Services Authority (FSA) instead of the more common approach of being part of a network. We also place great emphasis on qualifications and experience, generally going beyond the minimum standards required by our regulator.

## The scope of our service

Through a structure of specialist advisers, we offer access to someone with both experience and high level qualification in more or less every field of financial advice - from mortgages and investments to pensions and insurances - advice that is relevant to any stage of life, from birth to retirement.

We also offer advice on income tax, inheritance tax and capital gains tax planning.

## The first step, the first meeting

Atkins Bland has a policy of no charge for an initial consultation and no obligation on your part to proceed after that. This first meeting enables us to explain in more detail the services we offer and how we can help you with your own particular needs. It also allows you an opportunity to ask any questions and provide us with details of your circumstances, plans and needs.



## Working with your other advisers

Many of our clients have long established relationships with other professionals such as accountants and solicitors. We are always happy to work together and recognise that their own areas of expertise often complement ours.

## Investments

Unlike many IFAs, Atkins Bland specialises in investment planning, and directs much of its resources to this central area of wealth management. Because of this we offer fully independent and bespoke advice, which differs considerably from the more common approach of simply placing capital into a managed fund, where a one-size-fits-all strategy tends to apply.

We also stand out from the crowd by offering a proactive monitoring and reporting service, providing periodic valuations and a written appraisal with advice on any changes we recommend to reflect altering economic conditions.

In a world where new investment opportunities seem to be launched every week, it takes commitment and expertise to sort the wheat from the chaff. We offer just that - commitment and expertise, whether you need advice on a few hundred pounds or on a few million.

*It makes no difference  
who the providers are -  
we're totally independent*



# *Don't leave your retirement planning until it's too late...*

## **Pensions**

In choosing a pension, there's much to be taken into account. It's not just to do with when you want to retire, or how much you can afford to save - that's the tip of the iceberg.

Whether you're employed, self employed or a company director, you have a range of choices including setting up a self-invested scheme rather than using an "off the shelf" plan from a life insurance company.

Maybe your employer contributes to a company scheme on your behalf - if so, did you know that you could have your own pension as well? And are you aware that parents and grandparents can start a pension for children at birth? Or that you can pay a lump sum post retirement, take an immediate tax free withdrawal and regular income but still get tax relief on the investment?

Understanding the tax rules and how to take full advantage of them is important. Perhaps more importantly though, a pension is an investment and, since it is likely to build into a very substantial one, it is wise to make sure the strategy is being properly reviewed and monitored.



## Mortgages

A mortgage used to be a once-in-a-lifetime decision but that's no longer the case. What may have appeared good value or appropriate to your circumstances a few years ago, might not be now. So it's a good idea to periodically check if you could do better. But with literally thousands of options to choose from, where do you start?

The answer is, with us. We monitor the market on a daily basis, so we know who's offering the most competitive packages at any one time. And we can keep your mortgage under review, letting you know if we think it is time for a change.

*Fixed, variable,  
capped or offset?*

## Equity Release

Many people in retirement find themselves asset rich but cash poor with the majority of their wealth tied up in their home. This is often an unsatisfactory position. Realising some of the value of a home might be the solution. This is usually arranged through an equity release scheme, some of which are considerably more attractive than others.

We have helped many clients use the equity in their homes to help bolster their retirement incomes, pay off debts or simply to have a wonderful holiday! As with so many areas of financial planning, there are pitfalls for the unwary and independent advice from someone working for you, and not for an equity release company, is essential.



## School Fees Planning

If this is a subject of interest to you, then you'll know how expensive private education can be. That's why it is vitally important to start planning how best to fund the costs as soon as you possibly can. This involves assessing how much you should save each month, where to invest it and how to minimise the drag effect of taxation.

## Estate Planning

If you are anxious that your heirs benefit from the wealth you have created, then we can help. It's a sensitive subject, which involves a number of far-from-certain issues. However, we will work closely with you and, if you wish, your legal advisers, to help organise your estate, maximise your legacy and reduce the tax burden for your estate.

## Life Insurances

Despite being one of the more easily understood and cheapest forms of wealth protection, many people are paying too much for cover whilst others don't have enough, or even any.

As a general trend, insurance premiums fall as medical knowledge and life expectancy improves. For this reason, anyone with life insurance should periodically check that they are not paying more than they need to. It is also wise to check that the level and type of cover is in line with what you actually need.



## Long Term Care

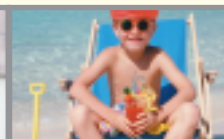
Part of our service at Atkins Bland is an opportunity to assess your position if your health deteriorates to the point where you require long-term care. We can provide advice on any planning which you should consider, be it funding via a special annuity or other solutions.

Alternatively, for those wishing to plan for the future, a long term care policy is an option. This is designed to pay all or part of the cost of looking after you should you ever become incapable of doing that for yourself.

In either case, the care can take the form of daily help, modifying your home to help you manage, or full time personal or nursing supervision in a care home.

Without adequate resources, life can be much more miserable than it need be if you become disabled in old age.

*...you are being properly  
looked after by professionals*





## Critical Illness

Until a few years ago, the chances of surviving a heart attack, cancer or a stroke were a lot slimmer than they are now. As medical science advances and medications improve, more and more people survive a critical illness.

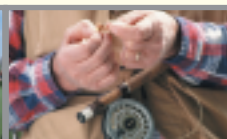
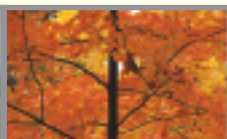
But sometimes surviving a critical illness comes at a price. You may have come through the worst, but could you work? And if not, could you survive financially? It's in these circumstances that critical illness insurance can be a financial lifesaver.

A good CI policy could take the pressure off you by clearing all your major financial commitments. That means less stress and even better recovery prospects.

## Income Protection

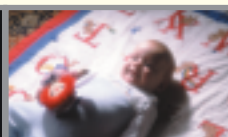
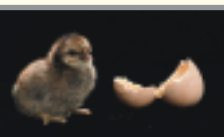
These policies are designed to help you to maintain and protect your lifestyle and your important assets if you are unable to work for an extended period for health reasons. This can be a policy which pays a monthly benefit until you are better or reach retirement age. Alternatively, it could be an insurance which pays income for a limited period, perhaps to cover a mortgage liability, in the event of sickness, accident or redundancy.

*...to help you maintain and  
protect your lifestyle*



## Some key issues at different ages which might require professional financial advice

Life Stage	Age	Main Issues
Starting out	20 - 30	<ul style="list-style-type: none"><li>• Buying your first home</li><li>• Commencing some long term savings for retirement or school fees</li><li>• Ensuring financial protection is in place - income protection, critical illness, medical insurance.</li></ul>
Family Years	30 - 45	<ul style="list-style-type: none"><li>• Moving to a larger home</li><li>• Getting serious about retirement planning</li><li>• Accumulating a nest egg</li></ul>
Pre Retirement planning	45 - 60	<ul style="list-style-type: none"><li>• Redirecting spending from raising a family or funding a mortgage to build resources to live on when work stops.</li><li>• Investing for capital growth</li></ul>
At Retirement planning	55 - 65	<ul style="list-style-type: none"><li>• Converting pension funds to provide income in retirement</li><li>• Adjusting an investment strategy for income instead of growth</li></ul>
Estate Planning	60+	<ul style="list-style-type: none"><li>• Structuring wills and financial arrangements to mitigate IHT and help ensure as much as is possible goes to chosen beneficiaries instead of the government</li></ul>
The Needs of the Elderly		<ul style="list-style-type: none"><li>• Long term care planning and equity release</li></ul>



## Our range of services

### Investment Management

ISAs & PEPs  
Unit Trusts  
Investment Trusts  
Equities  
Savings Plans  
School Fees Planning  
VCTs

### Retirement Planning

Self Invested Personal Pensions (SIPPs)  
Personal Pensions  
Tax Planning  
Annuities  
Income Drawdown  
Stakeholder Pensions

### Mortgages

Residential  
Commercial  
Buy to Let  
Equity Release

### Insurances

Life  
Income Protection  
Private Medical Insurance  
Critical Illness  
Long Term Care

*Truly  
independent  
advice*



**Atkins Bland Ltd**  
Independent Financial  
Advisers

**Head Office**  
Consort House  
Princes Road  
Ferndown  
Dorset  
BH22 9JG  
Tel 01202 861617  
Fax 01202 896505

**Bournemouth Office**  
4 Cinema Buildings  
Poole Road  
Westbourne  
Bournemouth  
BH4 9DW  
Tel 01202 752211  
Fax 01202 757971

**Bristol Office**  
Riverside Business Park  
St Annes Road  
St Annes  
Bristol  
BS4 4ED  
Tel: 0117 9777 197  
Fax: 0117 9710 217

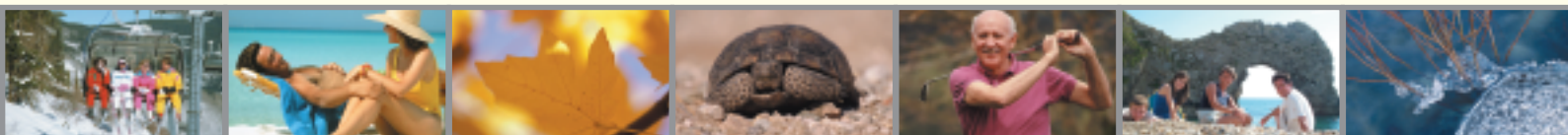
Authorised and regulated  
by the Financial Services  
Authority

CCA Licence No. 418256

SIB authorisation  
No. 184046

VAT No. 699 1338 84

Registered in England  
& Wales No. 3044873





[www.atkinsbland.co.uk](http://www.atkinsbland.co.uk)

