

Retirement Options

On approaching retirement, many people accept the pension offered by their provider. You may get a better deal by allowing us to look at the whole market and possibly take into account your health/lifestyle. Enhanced annuities can improve your income dramatically.

Lifetime Mortgages/ Equity release

Are you over 60 and would like to look into releasing the equity from your home? Releasing equity from your home might just be the answer to raising the money you need without you needing to move. It is a big decision and there are many aspects to consider, such as any effect it may have on your tax status or your entitlement to some means tested benefits. Releasing equity also means your estate receiving less and, depending on how much you release, it could mean you receive nothing from the sale of your home. To understand Lifetime Mortgages and Equity Release ask for a personal illustration.



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As an Independent Financial Adviser, we at Black Hay can search the market for the most competitive terms.

Protection

The need for protection through life assurance can be of paramount importance. How would your family cope after your death?

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We can offer advice on Wills, Powers of Attorney and Pre-Paid Funeral planning. (Wills and Powers of Attorney are not regulated by the Financial Services Authority).

How much can i save?

Savings

We all have things we want to save for... Weddings, world cruise, school or university fees, even a classic car. If you don't put money away in a regular, disciplined way, who else will?

The cost of a family Wedding or Further Education can be costed for and built into your plans.



Critical illness and Income Replacement Insurance

You are much more likely to suffer a serious illness than die before you retire. It could be a very worrying time and you and your family should not have to be concerned at the same time about loss of income and problems with money.

I don't have any yet.

Investments

Are you getting a good return on your investments?

Mutual Funds, Bonds, Structured Investments or Individual Savings Accounts (ISAs) can provide a flexible, tax efficient means of saving lump sums or regular monthly amounts.

Will I have enough to live on?

Pensions

The State will provide! It will provide, but only in a limited way. Your employer may help, but what if you don't have a company scheme? Even if you do, will it give you enough to live on?

Mortgages

Are you paying too much for your mortgage? Are you looking for a mortgage?

There are many offers around today for loans and remortgages.

Why not take advantage and perhaps save money. We can introduce you to leading lending sources. We use up-to-date technology to source the most suitable deal for you. We also use Mortgage Force through GSPC (Your home may be repossessed if you do not keep up repayments on your mortgage).

What's the best deal for me?

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