

### An Independent Service

City Investment and Insurance Services is committed to providing truly independent financial advice based around providing tailor-made financial planning solutions.

We are appointed representatives of Sesame Ltd. and are supported by strict procedures governed by our regulator, the Financial Services Authority. Up to date technology ensures we are able to provide professional advice in the most efficient manner.

With over 40 years combined experience in the Financial Services Industry we are well placed to deal with the needs of individuals and businesses alike.

This leaflet highlights just a few of the benefits of dealing with our professional caring Financial Advisers.



### A Professional Service

City Investment and Insurance Services is well positioned to provide solutions to meet all the financial planning requirements of individuals and businesses alike. City Investment and Insurance Services can offer face-to-face advice of an extremely high calibre which is supported by one of the largest IFA networks in the country. Our mortgage and investment advisers provide impartial advice to hundreds of clients every year. We are dedicated to providing unbiased advice and offer truly independent advice in the belief that this approach is in the best interest of our clients.



Financial advice is inherently complex, but you can be assured that City Investment and Insurance Services team of advisers are well placed to be able to communicate effectively, ensuring our clients understand the advice given and any recommendations made. This is backed up by ensuring that our clients are kept informed about every stage of the advice process.

Our Sesame supported training programs ensure that our advisers are constantly developing their knowledge base, ensuring you get the most up-to-date advice whether conducted in our purpose built office or in the comfort of your own home or place of work. This advice is backed by the latest software and hardware to ensure your requirements are expedited as quickly and seamlessly as possible.

We particularly pride ourselves on the 'personal approach' to financial advice which ensures you will deal with the same adviser, year after year, developing your relationship through an integral knowledge of your needs and personal circumstances.

### Investment Planning

We can advise on the whole range of investment & saving options. Including a full range of ISA products we also look wherever possible to utilise other tax-efficient opportunities including utilisation of annual Capital Gains Tax exemptions.

### Investment Reviews

City Investment and Insurance Services prides itself in providing clients the comfort and support of a regular financial review. This allows clients the opportunity to ensure that their savings, investments and budget plans continually meet their expectations and can be changed to suit their changing needs. This service ensures that clients' portfolios continue to match their objectives under changing personal circumstances and economic climates.

### Retirement Planning

The subject of retirement planning can be a daunting one with several ways in which individuals can invest money to secure an income in retirement. Given the nationwide propensity to live longer and the need for more health care in old age, the time has never been more right than now to be making the correct financial decisions. At City Investment and Insurance Services our advisers can advise you on the full range of pension products and options including Stakeholder, as well as the full range of other products available to provide income in retirement. They are also fully able to review your existing arrangements and can advise whether they are likely to provide the returns required or whether better alternatives are available.

### Retirement Options

City Investment and Insurance Services can also advise on your options as you approach retirement, with particular emphasis on maximising income after you retire. Retirement options can be a complicated area where independent financial advice can be imperative.

### Mortgage Services

The process of buying a home can be the biggest single financial commitment an individual undertakes. Combine this with the job of arranging a mortgage can make the process both confusing, stressful and long winded. We at City Investment and Insurance Services pride ourselves on taking the strain out of this process. Whether you are buying your first home, looking for a buy-to-let, or are just looking for a better deal than your current arrangement we can use our mortgage experience and sourcing technology to find the most cost effective arrangement to suit your needs. This will save you time and effort and ensure that your application proceeds to completion as quickly and seamlessly as possible.

**Your property may be repossessed if you do not keep up repayments on your mortgage.**

You can choose how we are paid for mortgages:

- No fee, we will be paid by commission from the lender
- or a fee of £250.00 payable on application for mortgage research and recommendation. In addition a fee of £250.00 will be payable on completion of the loan for administration cost.
- or a fee of £100.00 payable on application for mortgage research and recommendation. In addition we will also receive commission from the lender.

### School Fees & Further Education Costs

The ever escalating cost of education over recent years has made fee-planning an increasingly important area of financial advice. City Investment and Insurance Services are particularly skilled in providing tailor-made, affordable saving schemes on behalf of parents, grandparents or across family groups to provide the appropriate funds to pay for these costs.

### Protection

City Investment and Insurance Services provide a comprehensive and full range of life assurance products for both personal and business needs. This area of financial planning is very competitive and it is therefore most important for clients to obtain independent advice



to ensure they receive the very best solutions for their needs at the most competitive premium.

### Inheritance Tax Planning

The preservation of wealth has seen major coverage by the press recently and has become a major issue in financial planning. Often working alongside the legal profession, we can offer solutions to mitigate any Inheritance Tax Liability.

### Advice in Divorce

The process of getting divorced often leads to major upheaval in individuals personal financial circumstances. City Investment and Insurance Services can sensitively advise clients on re-planning their finances post divorce and offer particular advice on pensions in divorce.