# Private Clients

Tony Walker Financial Planning Services Ltd are authorised and regulated by the Financial Conduct Authority and offer specialist independent, unbiased and unconstrained advice in the expansive 'Independent' advice arena to both personal & corporate clients across the UK. We are also one of the North West's leading independent financial advisory firms who are able to meet and service clients nationally.

We have been providing financial advice for over 30 years by establishing long term relationships and work closely with and provide clients access to ancillary professional advice services through referrals to solicitors, accountants and other areas to help clients achieve a complete financial planning solution.

Tony Walker Financial Planning Services Ltd have a strong belief in holistic financial planning and work with clients through regular ongoing service to create and preserve their wealth by establishing their aspirations and goals - 'Life Plan' through a range of specialist financial planning areas such as : -

- Wealth Creation & Preservation.
- *Tax Mitigation - Personal & Business.
- Investment Portfolio Services & *Offshore Investment Planning.
- Discretionary Investment Management Services via appointed third party fund managers.
- Retirement Planning.
- Protection - Shareholder & Partnership, Family & Personal.
- *Inheritance Tax Planning.
- **Business and Mortgage Finance.
- Later Life and Care Fee Planning.

*The Financial Conduct Authority does not regulate tax advice or offshore investments and not all Inheritance Tax solutions are regulated.

**As a mortgage/finance may be secured against a property, it could be repossessed if you do not keep up repayments.

The value of an investment and the income from it could go down as well as up. The return at the end of the investment period is not guaranteed and you may get back less than you originally invested.

## Please ask yourself the following questions.

• If you have a financial adviser, are they TRULY independent and continued to remain so since 31/12/2012 ?

• Are you taking advantage of all/ tax reliefs and planning available to you ?

• Not had a financial review for some time ?

• Unhappy with the performance of your investments or pensions ? Are you aware of the risks taken with your investments and is this suitable with your risk profile ?

• Want to invest in property - residential, investment or commercial ?

• Like to potentially minimize your tax liabilities from a personal or business perspective ?

• Want to develop a retirement strategy or exit strategy for your business ?

• Feel you are short on time to build up retirement provision ?

• Concerned about Inheritance Tax and/or looking for ways to potentially mitigate this form of tax ?

• Are your professional advisors working together to help with your holistic planning needs ?

• Feel you are paying too much for life assurance ?

• Not sure if your liabilities or family are adequately protected from financial hardship if you should die or suffer long term illness or injury ?

For further information please feel free to contact us on the details provided or request to book a no obligation consultation online by filling in our enquiry form.