

PENMOR FINANCIAL PLANNING SYSTEM™

"Aiming to make a positive impact on your finances"

Family Protection

Life Insurance
Critical Illness Insurance
Income Protection
Private Medical Insurance
Accident Sickness & Redundancy
Family Income Benefit

Personal Finance

Residential Mortgages
Remortgages
Buy to Let
Let to Buy
Home Reversion Schemes*
Equity Release Plans*
Secured Loans*
Long Term Care*
Conveyancing*
Home Information Packs*

Retirement Options

Annuities
Income Drawdown
Phased Retirement
Open Market Option
Impaired Life / Enhanced Annuities
Compulsory Purchase Annuities
With Profit/Unit Linked Annuities
Fixed Term Annuity

Estate/Wealth Preservation

Wills
Lasting Powers of Attorney
Advanced Medical Directives
Inheritance Tax
Pre-arranged Funeral Plans
Trusts
Wealth Preservation Plan
Inheritance Tax Trust
Gifting Strategy
Split Gift Trust
Guardianship Trust Fund
Inheritance Tax Planning

Investments

Individual Savings Accounts
Unit Trusts / OEICs
Insurance Investment bonds
National Savings
Tax Efficient Investment
Friendly Society
Capital Gains Tax

General Insurance

Home Buildings & Contents
Let Property
Unoccupied Property
Travel Insurance
Commercial Insurances
Identity Theft Insurance
Office Insurance
Church Insurance

Business Protection

Shareholder Protection
Partnership Protection
Key person insurance
Loan Protection

Pensions

Personal Pension Plans
Stakeholder
Self Invested Pensions
Pension Transfers*
Company/Executive Pensions

Penmor is authorised and regulated by the Financial Services Authority (FSA). Penmor is authorised to advise on and execute transactions related to life assurance cover, pensions and investments in authorised unit trusts stocks and shares, gilts, individual savings accounts and other investments.

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* Penmor and Pension Financial Planning Ltd do **not** advise on all of the services listed. In some instances we refer our customers and clients to other specialist advisers / professionals.

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