

What kind of Financial Advice have you been used to?

Who are we?

Experienced, Qualified, Authorised, Professional Independent Financial Advisers (IFA's)
Providing unbiased financial advice since 1990.

Why is our service so different?

Historically most people have arranged their finances on a basic "transactional" basis ... for instance, they needed a mortgage and so they saw a "mortgage adviser" who arranged a mortgage "transaction" for which the adviser received a commission from the mortgage provider. Our customers told us that the financial advice they usually received was about "commission earning" products such as insurances, bonds & pensions, etc, and most of this information ended at their retirement date.

They told us that what they really wanted was more information about other important areas of their finances and the impact all of this would have on their

affordable lifestyles during their working lives and in their retirement.

All of our clients are unique, and different transactions and events; mortgages, savings, pensions, debts, lifestyle, retirement, etc, all interact and affect many other areas of their finances, areas which often do not involve commission paying products.

So we created **OUR LIFETIME PLANNING SERVICE** covering the whole of our clients financial circumstances, bringing together all of their different lifetime financial transactions into one easy to understand analysis, and all without being influenced by any potential commission earnings.

OUR LIFETIME PLANNING SERVICE

For A FREE initial meeting, without obligation CALL 02476 551919 TODAY

Quoting "Lifetime Planning Service"

One of our advisers will be pleased to arrange a convenient appointment with you.

OUR FREE INFORMATION HELPLINE

For General Information or one of our FREE Guides CALL 02476 551919 TODAY

Quoting "Information & Free Guides"

One of our advisers will be pleased to answer your questions and to send you one of our information guides, from various sources, which cover many topics helpful to anybody who is retired or considering retiring within 5 years.

The value of investments and income from them may go down. You may not get back the amount originally invested.

A pension is a long term investment. Your eventual income may depend on the size of the fund at retirement, future interest rates and tax legislation. The fund value may fluctuate and can go down. Tax legislation can and may change in the future.



Independent Financial Advisers

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Ready to Retire?

A personal journey
into the unknown

Retirement comes to all of
life's survivors ...

... but only a few are prepared

This NO 1 best seller
has all of the answers

- What lifestyle can I really afford in my retirement?
- Will I run out of money?
- Will my wealth increase?
- How much will I leave to my family?
- Will I pay too much tax?

And much, much more ...



An advertisement from



What does your financial future really look like?

Enjoy the peace of mind that comes from knowing the truth about your finances.

We will help you make the right decisions for your retirement:

Retire early? Retire late? Retire gradually? Take pension benefits before you retire?
Spend less or more on your lifestyle? Pay less or more tax? Leave less or more inheritance?

THINKING ABOUT RETIREMENT?

It's the one time in your life that you really do need to prepare your finances.

Some of the areas where we can help:

- Understanding your pension statements, your state pension, your pension choices, your open market pension options and your annuity options.
- Arranging your savings and investments in the most tax efficient ways and comparing them with alternative funds, schemes and options.
- Checking that you are not paying too much tax.
- Inheritance tax calculations and the use of trusts.
- Making a Will (and what happens to your estate if you don't).
- Tracing lost savings, pensions and bank accounts.
- State benefits in retirement (£2 billion of benefits for the over 60s go unclaimed every year).
- Equity Release Schemes
This is a lifetime mortgage. To understand the features and risks ask for a personalised illustration.
- **OUR LIFETIME PLANNING SERVICE includes all of the above...and much, much more...**

OUR LIFETIME PLANNING SERVICE:

An up to-date record of your financial life so far. With a projection of what your financial future will look like. It's Unique. It's Surprising. It's ALL about YOU. Just sit back and relax. We do it ALL for you.

WE gather together ALL of your financial information into one place, with up to date statements of the values & benefits of every existing financial product you have, or have ever had, even long forgotten previous employers pension schemes, and including your projected state pension benefits!

WE explain to you in simple terms exactly what it all means; each item, what it does, what its worth, how it's performed, what it protects, and how it all fits together, your assets and your liabilities, your incomes and your savings & investments and the various tax regimes, and also advise the options available to you and whether or not some changes could bring you worthwhile financial benefits.

We complete a budget planner with you and put all your information onto our specialist financial software which "crunches" all of the numbers together and projects your financial future all the way through to age 99 years

We present you with your own ring-bound folder containing Your Personal Lifetime Lifestyle Cash-Flow Projection and a complete record of your financial circumstances for your future easy reference.

How much is your property really worth?

Our analysis lists The prices your neighbouring properties were actually SOLD for:

EXAMPLE: SALE DATE	ACTUAL SALE PRICES OF PROPERTIES SOLD IN HARBOROUGH ROAD NORTH, NORTHAMPTON ADDRESS	TYPE	TENURE	PRICE
31 Aug 2007	76 Harborough Road North, Northampton NN2 8LZ	Detached	Freehold	£500,000
23 Mar 2007	16 Harborough Road North, Northampton NN2 8LU	Semi- Detached	Freehold	£190,000
23 Oct 2006	28 Harborough Road North, Northampton NN2 8LU	Semi- Detached	Freehold	£190,000
18 Aug 2006	58 Harborough Road North, Northampton NN2 8LZ	Semi- Detached	Freehold	£290,000
02 Jun 2006	32 Harborough Road North, Northampton NN2 8LU	Detached	Freehold	£360,000

EXAMPLE LIFETIME LIFESTYLE CASH-FLOW PROJECTION										
YOUR AGES		YOUR INCOME & EXPENDITURE			YOUR SAVINGS AND INVESTMENT INCOME				YOUR EXPECTED "CASH" EVENTS	YOUR LIFETIME CASHFLOW
MR	MRS	YOUR INCOME INDEXED @ 2.76%	YOUR EXPENSES INDEXED @ 2.76%	ANY EXCESS OR SHORTFALL	YOUR SAVINGS DEPOSITS @ 2.76% Net	ANY INTEREST & WITHDRAWAL	YOUR INVESTMENTS @ 4.76% Net	RETURNS LESS ANY WITHDRAWAL		£ 50,000
50	48	£ 34,660	£ 33,456	£ 1,204	£ 30,000	£ 722	£ 20,000	£ 481	£ -	£ 51,204
51	49	£ 35,616	£ 34,379	£ 1,237	£ 31,550	£ 736	£ 21,433	£ 500	-£ 10,000	£ 44,220
52	50	£ 36,599	£ 35,328	£ 1,271	£ 28,157	£ 776	£ 17,954	£ 495		£ 47,382
53	51	£ 37,609	£ 36,303	£ 1,306	£ 29,711	£ 792	£ 19,303	£ 514	£ -	£ 50,320
54	52	£ 38,647	£ 37,305	£ 1,342	£ 31,322	£ 807	£ 20,737	£ 535	£ -	£ 53,401
55	53	£ 39,714	£ 38,335	£ 1,379	£ 32,994	£ 824	£ 22,258	£ 556	£ -	£ 56,632
56	54	£ 40,810	£ 39,393	£ 1,417	£ 34,729	£ 840	£ 23,873	£ 577	£ -	£ 60,019
57	55	£ 41,937	£ 40,480	£ 1,456	£ 36,527	£ 856	£ 25,587	£ 600	£ -	£ 63,570
58	56	£ 43,094	£ 41,597	£ 1,496	£ 38,391	£ 873	£ 27,405	£ 623	£ -	£ 67,293
59	57	£ 44,283	£ 42,746	£ 1,538	£ 40,324	£ 890	£ 29,333	£ 648	£ 15,000	£ 86,195
60	58	£ 45,504	£ 43,927	£ 1,577	£ 42,327	£ 907	£ 31,372	£ 673	£ 19,305	£ 107,930
61	59	£ 46,757	£ 45,141	£ 1,616	£ 44,399	£ 924	£ 33,523	£ 699	£ -	£ 111,075
62	60	£ 48,042	£ 46,388	£ 1,654	£ 46,540	£ 941	£ 35,745	£ 726	£ 13,101	£ 109,978
63	61	£ 49,359	£ 47,669	£ 1,690	£ 48,751	£ 958	£ 38,038	£ 753	£ -	£ 95,433
64	62	£ 50,708	£ 48,984	£ 1,726	£ 51,032	£ 975	£ 40,403	£ 780	-£ 15,000	£ 65,358
65	63	£ 52,089	£ 50,333	£ 1,755	£ 53,393	£ 992	£ 42,841	£ 807	£ -	£ 56,318
66	64	£ 53,502	£ 51,716	£ 1,783	£ 55,834	£ 1,009	£ 45,352	£ 834	£ -	£ 45,795
67	65	£ 54,947	£ 53,133	£ 1,810	£ 58,355	£ 1,026	£ 47,935	£ 861	£ -	£ 39,031
68	66	£ 56,424	£ 54,584	£ 1,836	£ 60,956	£ 1,043	£ 50,590	£ 888	£ -	£ 31,620
69	67	£ 57,933	£ 56,069	£ 1,861	£ 63,657	£ 1,060	£ 53,317	£ 915	£ -	£ 23,692
70	68	£ 59,474	£ 57,588	£ 1,885	£ 66,448	£ 1,077	£ 56,117	£ 942	£ -	£ 15,220
71	69	£ 61,047	£ 59,141	£ 1,908	£ 69,329	£ 1,094	£ 58,990	£ 969	£ -	£ 6,175
72	70	£ 62,652	£ 60,728	£ 1,920	£ 72,300	£ 1,111	£ 61,935	£ 996	£ -	
73	71	£ 64,289	£ 62,349	£ 1,940	£ 75,361	£ 1,128	£ 64,954	£ 1,023	£ -	
74	72	£ 65,958	£ 64,004	£ 1,954	£ 78,502	£ 1,145	£ 68,047	£ 1,050	£ -	
75	73	£ 67,659	£ 65,693	£ 1,961	£ 81,723	£ 1,162	£ 71,214	£ 1,077	£ -	
76	74	£ 69,392	£ 67,416	£ 1,976	£ 85,034	£ 1,179	£ 74,455	£ 1,104	£ -	
77	75	£ 71,157	£ 69,173	£ 1,984	£ 88,435	£ 1,196	£ 77,770	£ 1,131	£ -	



Our factual information systems project your financial future all the way through to age 99 years!

EXAMPLE Today you are aged 50. Based upon your proposed budget & lifestyle at age 71 years **YOU WILL RUN OUT OF MONEY**

YOUR LIFETIME CASHFLOW

YOUR AGE

What quality of life can you look forward to in your retirement?
Will your lifetime cash-flow look like this example?
OR
Will your wealth increase? Will you pay too much tax?