

LYNDHURST FINANCIAL MANAGEMENT LIMITED

Lyndhurst House, High Street, Harpenden, Hertfordshire. AL5 2RT.

Tel: 01582 715777 Fax: 01582 462111

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www.lyndhurstfm.co.uk



Lyndhurst Financial Management Limited - Employee Benefits

Let's start with the exciting stuff!

Pensions

OK so I hear you chuckle to yourself thinking Pensions! Exciting!

We'll take a look at this,

Working with Aviva Norwich Union, one of the leading Group Personal Pension providers, as your advisers we are able to offer a simplified set of tools to help an employee make sense of your employer and employee pension contributions in a way that isn't a big turn off.

This system will give your employees all the **choice, control and flexibility** of a robust retirement plan with the added features of **easy to understand graphical displays**. These illustrate all **pension contributions and the tax benefits** of investing into a pension, and **forecasting tools** which will enable you to set and **achieve your own personal goals** and objectives to maximise your retirement enjoyment. We your advisers can see what you can see so we can review plans, review funds and look at what if scenarios for contribution changes on screen without needing to physically meet in every instance.

Use this link for the full online interactive demonstration. I think you'll be surprised at how good the help feature is!



I'd invite you to meet Lisa on the site www.controlyourpension.com.

If you are currently operating a Norwich Union Pension Scheme and you are not aware of this great service it may be time to consider switching adviser.

Lyndhurst offer independent financial advice and this is just one of the products we are able to offer your employees.

Further details of our employee benefits services are enclosed with current our special offer.

Authorised and Regulated by the Financial Services Authority

Life Insurance – Pensions – ISA'S – Unit Trusts – Investment Trusts – Domestic and Commercial Mortgages*

Inheritance Tax Planning – Offshore & Expatriate Investments & Tax Planning*

(*The Financial Services Authority does not regulate these products)



Registered in England and Wales: No. 2731940

Registered Office: Vaughan Chambers, Vaughan Road, Harpenden, Herts. AL5 4EE

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EMPLOYEE BENEFITS CONSULTANCY

Lyndhurst Financial Management will appraise your company scheme, without charge or obligation. This appraisal will include:

- **An assessment of the suitability of your current pension arrangements, both from your perspective as the employer, and from your employees' point of view.**
- **A review of the comparative performance of the fund manager/insurance company responsible for investing members' contributions.**
- **An analysis of the scheme's administration charges and commission payable, along with advice on how these might be reduced.**
- **Advice on ways of ensuring that employees both understand and value the benefits you are offering them.**
- **Advice on whether or not the scheme meets the current legal demands made of employers.**
- **Where it is relevant, additional advice regarding:**
 - **Life Assurance**
 - **Permanent Health Insurance**
 - **Critical illness cover**
 - **Key Person cover**
 - **Director Share Protection**
 - **Bespoke financial advice to Directors**

If we conclude that your company scheme is satisfactory and cannot, in our opinion, be significantly improved, we will tell you that too.

If you would like to arrange an appointment for us to appraise your company benefits please contact us on 0800 435648 or admin@lyndhurstfm.co.uk

Special offer – Our consultant will bring a free bottle of Lyndhurst wine for you at the initial meeting.

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