

Financial Issues for Legal Professionals

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Legal Service	Talis IFA's Complementary Service	Client Concerns
Buying & selling residential property Landlord & Tenant cases Commercial Property transactions	Mortgage, Re-mortgage Buy to let	<ul style="list-style-type: none"> • Affordable • Most cost effective rate • Some fees obscene • Pro-active rate re-broke at end of discount/ fixed rate period • Commercial funding structured for maximum tax relief
	Mortgage/Loan protection	<ul style="list-style-type: none"> • Life cover end date ties to mortgage, sum assured adequate, all family members covered, trusts for life plans... • Critical illness insurance – definitions check then as life cover • Income Protection Insurance • ASU • Equity Release & Home Reversion Plans
If moving down	Investment Portfolio construction and management	<ul style="list-style-type: none"> • Building societies guarantee long term capital loss • Asset allocation/ diversification/ non correlated investments • Risk premium appropriate • Tax: Income Tax, CGT & IHT • Long term care costs • Absolute return • Charges
Wills, trusts and estate planning Probate and estate administration Lasting powers of attorney Court of protection cases Employment law cases Personal injury and accident claims	Investment Portfolio construction and management	<ul style="list-style-type: none"> • Investment issues as above • Deeds of variation • Trusts • Trustee investment advice • Nestle vs Nat West • Trustee Investment Act 2000 Compliance

	Long terms care	<ul style="list-style-type: none"> • Cost avoidance/ mitigation • Insurance • Annuities
	IHT Planning	<ul style="list-style-type: none"> • Gifts into trust • Discounted gift • Gift and Loan • IHT solutions effective after 2 years!
Acquisition & sale of business	Commercial and business planning advice	<ul style="list-style-type: none"> • We have direct experience of buying and selling several businesses combined deal size to date £30m+
	Flexible employee benefit (flex) specialists	<ul style="list-style-type: none"> • Final salary pension advice • Advice on pension death benefits • Group pension administration • TUPE • Stakeholder • Individual Personal & Director Pensions • Top Hat Pensions • SIPP/ SSAS • Final salary administration • Final salary wind ups • Group pension, life & healthcare • Stakeholder • Advice in all areas including share plans
Company and commercial matters		<ul style="list-style-type: none"> • Business succession planning • Preparation for 2012 • Director share purchase and partnership assurance • Key person assurance
Divorce and family matters	Pension sharing & splitting	<ul style="list-style-type: none"> • Comprehensive advice in all areas • Pension targeting & rebuilding
	Asset splitting	<ul style="list-style-type: none"> • Mortgages for equity buy outs and re-homing • Mortgage protection • Advice and assistance with collaborative settlements

