



*"Because wealth is more than money"*

## Our Individual Solutions

BDWM provide dynamic and innovative solutions, whether you are planning for retirement, investing a lump sum, saving for a specific objective or looking for a mortgage. We offer expert advice, achieving your goals in the most tax efficient manner, in the following areas:

### Lump Sum Investments

- Investing for growth
- Investing for income
- Investing for a specific goal

### Regular Savings

- School fees planning
- Saving for a deposit
- Saving for a wedding or special event

### Retirement Planning

- How do I create a rising income in retirement?
- How much money do I need to accumulate to ensure a comfortable standard of living?
- How long will my capital last during retirement?

### Saving for Retirement

- Building a sufficient pension pot to enjoy a comfortable retirement
- Advice on company sponsored schemes, including Final Salary pensions
- Personal Pensions
- Self-Invested Personal Pensions for experienced and savvy investors

### Options in Retirement

- Most suitable way to draw an income when retired
- Scheme pensions
- Annuities
- Flexi Access Drawdown (Pension Freedoms)
- Taking lump sums

### Life Insurance

- Protecting your mortgage
- Life insurance for family/dependents
- Critical illness cover
- Income Protection Cover

### General Insurance

- Buildings & Contents
- Landlord's Cover
- Private medical Insurance

The Financial Conduct Authority does not regulate taxation, trust advice or will writing.

**Levels and bases of and reliefs from taxation are subject to change and their value depends on the individual circumstances of the investor.**

### Estate Planning

- Will writing
- Powers of Attorney
- IHT planning
- Long term care

### Mortgages

- First time buyers including-Help to Buy Scheme's
- Home movers
- Re-Mortgages for Home Improvements or debt consolidation\*
- Buy to Let purchases and remortgages
- Access to Commercial Lending providers
- Access to Bridging Finance providers
- Access to Development Loan providers
- **\*Your home may be repossessed if you do not keep up repayments on your mortgage or other loan secured on it.**
- **\*Think carefully before securing other debts against your home.**

## Our Individual Solutions

BDWM are qualified to provide advice and guidance to our business clients, whether they are sole traders, partnerships or limited companies. We have access to solutions for the one man operations to small and medium sized companies.

These are the areas we can assist our business clients in:

### Group Pensions

Setting up a pension scheme for all your employees, or just some key members; a tax efficient way to reward your staff, as well as retaining key employees. We can also assist business's meet their Auto Enrolment duties.

### Directors Pension – SIPP's and SSAS

We can also set up and manage Self Invested Pension Plans (SIPPs) or Small Self Administered Schemes (SSASs) – invaluable ways to help Directors and prominent employees to build a retirement pot. These schemes are not only tax efficient, but you can also enjoy investing at your own discretion, including commercial property – one of the most noticeable benefits of a SSAS is to own the property in the pension scheme from which the business trades from.

### Corporate Investments

We have access to investment vehicles that give potential to greater rates of return than your traditional bank or building society accounts (where most company money is sat in) and beat inflation at the same time. Again, these are tax efficient if set up correctly, helping you to potentially reduce your corporation tax. Where your money is actually invested is determined by you, and in line with your appetite for investment risk versus return.

### Key Man Cover

What happens if you, or a key employee in your business falls ill long term or dies. Whilst it is difficult to replace the individual, what we can do, is provide financial help for the company to access a locum / temp staff or make up for any loss in turnover due to the 'Key Man' being unavailable.

### Shareholder Protection

More relevant where there is more than one shareholder / partner in the business – have you thought about what happens to the shares if one or more of the shareholders were to prematurely die. Do the surviving partners want to work with the deceased partners beneficiaries? We have answers to these unpleasant questions – a simple life insurance contract that gives the surviving partner/s the ability to purchase the deceased partners shares in the business.

### Directors Death in Service

Most people think that their business is their pension, as well as the financial protection for their family. What if the main director / key man died – what happens to the business? Would it continue to trade and be profitable? Will someone (spouse / children) have the ability to take over the running of the business? Would you be forced to sell? Will you have the ability to sell?

Again, we have suitable solutions to overcome these issues should the unthinkable happen. Most business insure the buildings they trade from, as well as the contents – plant, machinery, equipment and so on...yet, most business fail to insure the key person in the business.

### Private Medical Insurance

And finally, providing Private Medical Insurance for either all or for some of your key employees – helps the individual get earlier treatment which helps the business since less time off is taken by the individual as well as help with retaining staff.

### Auto Enrolment-Employer Duties...What is it?

The Pensions Act 2008 established new duties that mean that all business' need to provide their workers with access to a workplace pension scheme that meets certain minimum standards. The business will need to automatically enroll some of the workers, whilst allowing others to join.

**UNLIKE THE STAKEHOLDER PENSION, THIS IS NOT A VOLUNTARY SCHEME, AND A LEGAL REQUIREMENT FOR ALL EMPLOYERS TO ENROL THEIR ELIGIBLE EMPLOYEES IN TO A PENSION SCHEME.**

### What do you have to do?

The key duties for business's on Auto Enrolment are:

- Find out when your staging date is.
- Set up a suitable pension scheme in readiness for your staging date.
- Consider where and how much to invest regularly.
- Assess your workforce every time you run a wage roll.
- Communicate with the workers at the start and on an ongoing basis.
- Automatically enrol eligible job holders.
- Manage Opt Outs.
- Arrange for deduction of contributions and paying them to the pension scheme.
- Register the scheme with TPR.

## BDWM Client Process

### 1. Exploratory Meeting/Introduction

Introduction to our services and advice process. A discussion of your goals, objectives, attitude towards investment risk and potential solutions.

### 2. Objective Setting

In cohesion, we will look to construct realistic financial objectives to secure your future.

### 3. Plan Presentation

Having conducted thorough research and analyses, we will plan a second meeting to present a strategy and overall product recommendations. These will be aligned to your goals, objectives and your attitude towards investment risk.



### 4. Mutual Commitment

A commitment from both parties is then sought on the proposed financial plan and steps are agreed on how the plan is going to be implemented going forward.

### 5. Implement Plan

We will commence implementation of our bespoke recommendations. This involves liaising with existing product providers and composing any new policies.

### 6. Monitoring & Review

Ongoing reviews of the client plan to reflect market changes and any potential changes in client priorities. We would also look to monitor investment performance on an ongoing basis.

## Investment assets.

Different investments suit different people at different stages of their lives, so when making your investment decisions ask yourself;

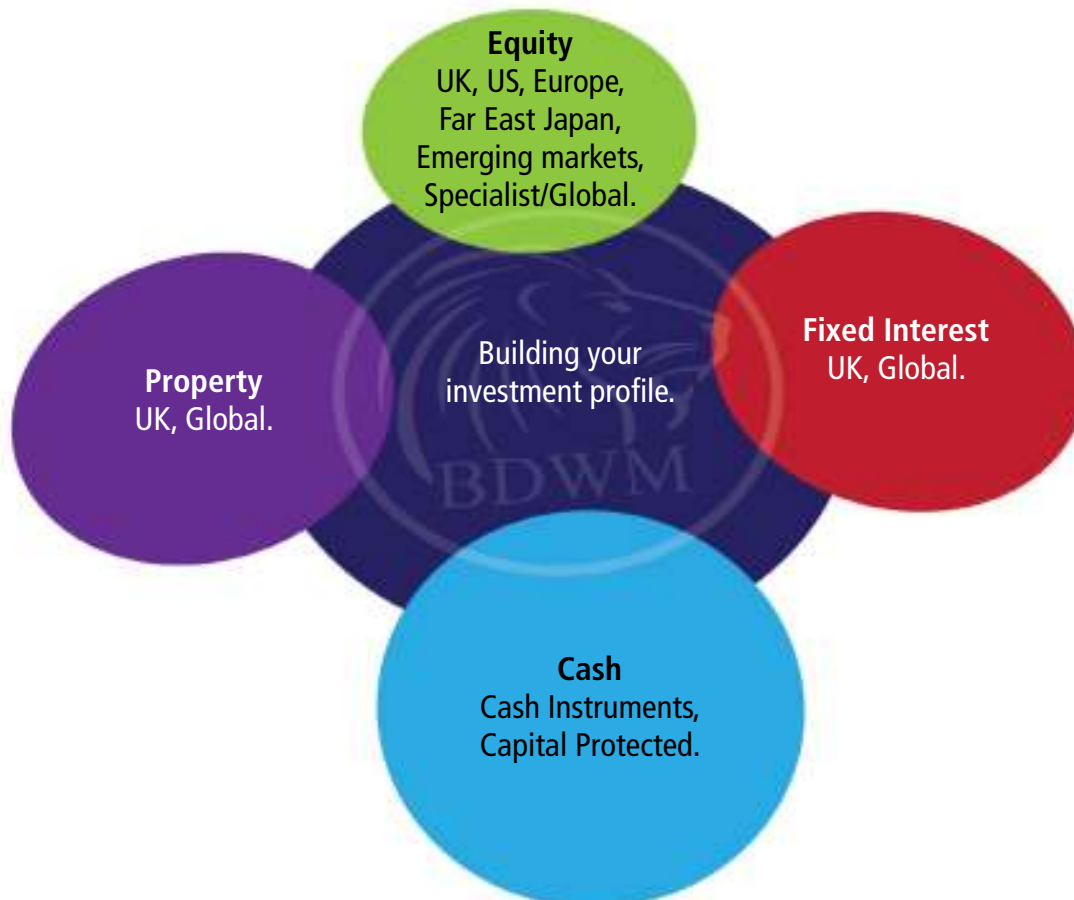
- How long am I planning to invest for?
- How do I decide the mix of equities, bonds and cash?
- How often should I review my portfolio?

Here we look at the four main types of assets you can invest in—equities, bonds, cash and property. We will show you both advantages and risks associated with each option, so you can decide the assets best suited to you.

Typically, a majority of investors choose a well balanced combination of assets to make up their portfolio.

These asset classes perform differently. While our research shows that equities tend to perform better than cash, bonds and property over the long term, each can be appropriate at a different stage through your life. Different investments carry different risks, each with its own level of potential return.

- The value of property investments and income from them can go down as well as up and investors may not get back the amount originally invested.
- As property is a specialist sector it can be volatile in adverse market conditions, there could be delays in realising the investment.
- Property valuation is a matter of judgement by an independent valuer therefore it is generally a matter of opinion rather than fact.
- We would suggest that the following warning is also considered; ‘Past performance is not a guide to future performance and should not be used to assess the risk associated with the investment’.





### Risk Profiling.

Throughout our client business transactions it is essential that you have a complete and thorough understanding of the processes engaged. Making sure you are aware at all stages of any potential concerns and that you are entirely happy with our dealings.

As part of our in-depth fact-finding process we will seek to understand your individual situation at that moment in time, to include your hopes, aspirations and reservations.

These profiles move beyond the more traditional labels of 'cautious', 'balanced' and 'adventurous' to a method that allows risk to be more closely matched and at the same time, is well recognised.

These risk profiles are for illustrative purposes only and do not indicate an actual investment strategy, clients should seek independent financial advice to determine their own personal investment strategy before embarking on any course of action.



*...whether buying a house?..looking for mortgage advice?  
...needing legal assistance?...  
or simply wanting the best financial care...*



*We are your total service provider!*

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