

Richard
Jacobs
Pension & Investment Specialists



Expert Advice On
Your Financial Plans

Pensions

Investment

Corporate Services

Life Insurance

Established in 1992, Richard Jacobs Pension & Trustee Services Ltd is a small family business with many decades of experience in the industry. We are based in Newcastle Under Lyme and are authorised and regulated by the Financial Conduct Authority – 153640.

How Do We Add Value

- Help you to be tax efficient
 - Help you avoid common mistakes
 - Help reduce risks or potentially improve returns
 - Hold your hand through difficult financial times
 - Spot opportunities
 - Keep your financial matters up to date
 - Help to work out and achieve financial goals, aims and objectives
 - Assess your risk profile
 - Keep your investments on track
 - Access experts
 - Work with your accountant and other professionals
-

We want to get to know our clients to ensure that we provide the best possible service. If you decide to work with us, the following procedure will be adopted.

Initially



Ongoing



Past performance is no guide to the future performance. Investments can go up or down

Our Ethics, Values and Key Messages

- We are proud of what we do
- We have expertise and industry knowledge spanning 40 years
- We are professional, honest, straightforward and clear
- We use plain language and try to avoid jargon
- We avoid acronyms and abbreviations unless we can explain them
- We are personable, friendly and approachable and always make our clients feel at ease



☎ 01782 557800

✉ richard@jacobs-pensions.co.uk

🌐 www.jacobs-pensions.co.uk

Past performance is no guide to the future performance. Investments can go up or down

Welcome to the world of investing money. What follows is a description of the processes we aim to apply when helping clients invest their money whether pension, ISA or general investment.

Risk

Risk is a very difficult word to describe as it means something different to virtually everyone. A stockbroker, investing in worldwide stock markets, might regard a particular investment fund as low risk, but for a pension fund manager looking for stability over the long-term, he could very well regard that same fund as high risk. There is no right or wrong answer to the risk definition; what is most important is that we understand your attitude to risk and that you fully understand the risks you are taking with any particular investment, or overall portfolio.

The banking crisis through 2007 and 2008 showed us that there is no such thing as a 'no risk' investment. There are investments that provide a security of capital up to certain amounts, such as bank deposits or premium bonds, but the risk is that the returns will not keep up with inflation. Your money will, therefore, buy less in the future than it can today. Some low risk investments, such as deposits, are fully backed by the Financial Services Compensation Scheme up to certain levels.

Clients investing in funds quoted as being "low risk" which do not provide a security of capital, lost 10% to 15% in the banking crisis in 2008. Whilst this is not as bad as the 40% that was lost when fully invested in stocks and shares, clients that invest in a low risk environment find it far more difficult to accept a 15% loss in their

capital. Other than deposits and investments through National Savings, there is no investment where the original capital is not at risk, meaning that you may not receive back what you invested.

Capacity for loss

Capacity for loss is a way in which we look at whether a client can afford to lose money when investing. Your personal capacity for loss is whether you could accept a loss and still meet objectives. This may be a target fund value or a certain level of income withdrawal.

Asset Allocation

Asset allocation is the allocation of investments into different classes. The most common being deposit accounts and shares, but there are many others. Someone who has a very low risk rating and no tolerance for loss may need all of their money on deposit. However, we need to be careful to take account of The Financial Services Compensation Scheme and what would happen if the deposit-taker collapsed. At the high risk end, where a client is prepared to effectively lose most of their investment, we could look to place all of the money into very high risk stocks and shares. The hope being that these higher risk investments produce higher returns but, as we have seen, all too often they can also produce large falls in value.

At Richard Jacobs Pension & Trustee Services Ltd we have several asset allocation models,

ranging from holding 100% on deposit to 100% being invested in global shares / equities. The idea of this is that someone who has a higher attitude to risk and a greater capacity for loss, could move towards a higher risk portfolio and accept a higher exposure to shares in the hope of obtaining a higher return. It is also common to take a higher level of risk in the earlier years of investing but reduce the risk nearer to retirement when there is more reliance on the fund.

Each of the asset allocation models has the ability to invest in several different investment classes. The lowest risk portfolio is only cash, the highest risk is only shares investing in UK Companies, America, Europe and Asia Pacific. At the more cautious end of our asset allocation, we have, in addition to cash, funds that invest in property, government securities, UK public company debt and international debt.

Fund Choice

Fund choice is the decision we make in identifying which of the many thousands of funds available in a sector, we will invest into. We take into account many considerations ranging from size, age, stability, regular performance and many other factors. Several different agencies apply ratings to different funds following in depth research and we are also able to take these into account. We provide you with specific detailed information on each fund.

☎ 01782 557800

✉ richard@jacobs-pensions.co.uk

🌐 www.jacobs-pensions.co.uk



*Proud to advise you
on pensions*

☎ 01782 557800

✉ richard@jacobs-pensions.co.uk

🌐 www.jacobs-pensions.co.uk

Past performance is no guide to the future performance. Investments can go up or down.

We know that understanding pensions is not easy

That is why we offer an audit service that's simple and straightforward.

- The audit will identify your pension benefits as they stand today and suggest ways forward.
- We will talk you through the costs of pensions, performance, valuations, projections and ways to take your pension benefits.
- We provide expert advice on pension schemes of any value which are all treated with exactly the same respect.
- There are many thousands of funds available worldwide into which pension schemes can invest. We will help you choose the portfolio that best suits your risk profile having access to all the leading investment houses, fund managers and stock brokers.
- We will explain the death benefits available within pensions.
- We will review the level of contributions against affordability and Government minimum and maximums.
- We will discuss what you want out of your retirement and how we can help achieve this .





*Accessing
pension benefits*

☎ 01782 557800

✉ richard@jacobs-pensions.co.uk

🌐 www.jacobs-pensions.co.uk

Past performance is no guide to the future performance. Investments can go up or down

When you reach the point of wanting to take benefits from your pensions there are many options available, from securing a lifetime pension to accessing your pension flexibly. Choosing your retirement income is one of the most important decisions you will make, especially as some of the routes are irreversible.

- We will complete a full review of your situation taking into account lump sum requirements and changes in expenditure
- We will consider your State Benefits and the date in which they are due
- Identify the best way to access your pension benefits which will be personal to you
- Identify the specific benefits available through your existing contracts and where applicable provide independent research into suitable alternatives
- Explain the tax implications and ensure you are not exceeding any Government allowances
- Ensure a clear understanding of the death benefits applicable to the different ways of accessing pensions
- Ensure a clear understanding of risk for the different options
- Provide assistance to beneficiaries in the event of death
- You can secure your retirement income through a guaranteed income called an annuity.
- You can use your pot to provide a flexible income which is not guaranteed.

In all normal circumstances, a tax free amount is available with other withdrawals taxed as income.



*Protecting you and
your family*

☎ 01782 557800

✉ richard@jacobs-pensions.co.uk

🌐 www.jacobs-pensions.co.uk

Past performance is no guide to the future performance. Investments can go up or down

Did you know that more people insure their pets than their family?

That's because life insurance is one of those things we don't like to think about.

It really is worth considering if you want help providing financial security for you and your family. We can help you find the right cover at the right price.

You might think you cannot afford life or critical illness cover but by cutting back on a few little luxuries like a cup of your favourite coffee each week, it is possible you could.

Let the future look after itself

Just imagine if you were suddenly too ill to work or the breadwinner in your family died unexpectedly.

Think about any debt you may have on credit cards and the important yearly costs for things like raising a child, nursery places and energy bills. These outgoings would still have to be paid.

You may think that your savings would be enough in these circumstances but how far would they really go and is this really what you want to do with your nest egg?

By taking out life or critical illness cover, you can protect your savings and have the peace of mind that your future can be protected from the unexpected





*Independent advice
on how to invest your
money*

☎ 01782 557800

✉ richard@jacobs-pensions.co.uk

🌐 www.jacobs-pensions.co.uk

Past performance is no guide to the future performance. Investments can go up or down

Independent advice on how to invest your money

There are so many ways to invest your money - that's why we are here to help you to choose the right investment for you.

How you choose to invest depends on your attitude to risk, how long you want to invest your money for and how much access you need to your money.

Where you invest and for how long can make a big difference to the money you get back. So, it's really important to consider all the different investment options.

We are investment specialists who will give you truly independent advice - from Individual Savings Accounts (ISAs) and unit trusts, life bonds and pensions.

How can I invest my money?

ISAs are tax efficient but there are limits on how much you can invest in them. We can advise you on the limits for the current year and we can explain how cash and stocks and shares ISAs work. We can also advise you on how to transfer your ISA from one provider to another without it affecting your annual allowance. We can look at the performance of your existing ISAs.

Our team of experts can also guide you on discretionary investment management - a bespoke service offered by stockbrokers who manage individual investment portfolios for private investors and trustees.

Investment trusts and unit trusts are a form of collective investment where people share the costs and benefits of investing money together. We explain how these work and what level of risk is involved.

A life bond is a single premium life assurance policy designed for investment purposes to provide income or growth, or both. We'll talk you through the reasons why bonds could be a suitable vehicle for your money.

We can also provide you with information regarding the best deposit account rates including National Savings and Investments.

Views on inheritance and tax issues are taken into account before advice is provided





Trusts

☎ 01782 557800

✉ richard@jacobs-pensions.co.uk

🌐 www.jacobs-pensions.co.uk

Past performance is no guide to the future performance. Investments can go up or down.

Firstly what is a trust?

A trust is a relationship where assets are held by one party for the benefit of another party.... A trust is created by the owner, also called a “settlor”, “trustor” or “grantor” who transfers assets to a trustee/trustees. The trustee/trustees holds that asset for the trust’s beneficiaries, the person/persons that receive the asset. The trustees are legally bound to administer the assets in the trust in line with its terms and conditions. The Trustee Act 2000 places a “duty of care” on the trustees to act with “such care and skill as is reasonable in the circumstances” when managing the trust on behalf of the beneficiaries. If they do not, action can be taken against the trustees by the beneficiaries.

Trusts are used often in financial planning, particularly when planning to reduce Inheritance Tax, save money for children or look after the vulnerable.

Trusts can protect family assets through the generations, if you have come in receipt of, or are responsible for money held in trust, we can assist with the investment of these funds.

How we can help?

- If a trust is not already in place, we can recommend a solicitor who can set up your trust
- Help to identify the terms of the trust
- Identify the objectives of the funds and the investment timescale
- Explain the tax treatment of different investments that can be held under trusts
- Identify the level of investment risk to take which may be different for each beneficiary
- Recommend a suitable investment solution
- Monitor and review any investment





*Help For
Employers*

☎ 01782 557800

✉ richard@jacobs-pensions.co.uk

🌐 www.jacobs-pensions.co.uk

Past performance is no guide to the future performance. Investments can go up or down

Whether you are an employer with 1 to 1000 employees, we can assist you with workplace pensions.

Our team has a dedicated Corporate Services Co-Ordinator who has over 20 years' experience in assisting employers and employees with the ongoing administration of their schemes.

In addition, as we are fully independent we have the ability to offer impartial advice. We can also provide advice to directors, partners and employees on an individual basis.

- Our team provides expert advice to employers on the following types of pensions:
- Workplace Pension Schemes/Auto Enrolment
- Group Personal Pension plans - providing advice, administration support and governance for employers and employees
- More complex pension planning for executives, including Self Invested Personal Pensions
- Member services – providing individual advice where required particularly through the complicated area of accessing pension benefits

Auto-enrolment Duties

Our auto enrolment qualified corporate services team will help you with your auto-enrolment duties by making sure that you implement a Qualifying Workplace Pension Scheme.

We will also support you with ongoing assistance with your employer duties to ensure compliance with the Government's legislation.

Specific advice we cover:

- Review the suitability of the existing workplace pension scheme
- Guide you through your 3 year re-enrolment
- Set up workplace pensions for new businesses

Employee benefits, insurance cover and tax efficiency

We also offer advice on insurance cover and employee benefits:

**Group Life • Group Critical Illness • Group Income Protection
Keyman Insurance • Shareholder/Partnership Protection Insurance**

We will provide advice and recommendations for the most suitable cover from the whole of the market.



Friendly advice that's right for you

📍 Registered Office: Richard Jacobs Pension And Trustee Services Limited
13 Brindley Court, Dalewood Road, Lymedale Business Park,
Newcastle-under-Lyme, Staffordshire, ST5 9QA

☎ 0044(0)1782 557800 ✉ richard@jacobs-pensions.co.uk 🌐 jacobs-pensions.co.uk

Established in 1992. Authorised and regulated by the Financial Conduct Authority.
Past performance is no guide to the future performance. Investments can go up or down
Company No: 02706364