

advisors you can trust

We are a long established firm of independent financial planners, offering a professional financial planning service to private clients and businesses.

At **tba** Wealth Management we pride ourselves in listening to your needs and providing you with bespoke advice in the timescale you demand.

Financial health is integral to almost everything you aspire to achieve in the future, and we believe we can help you attain your goals.

We advise in all of the following areas:

- financial planning
- protection policies
- savings and investments
- pensions
- mortgages
- equity release
- inheritance tax, wills and estate planning



financial planning

The best financial advice we can give you to enhance your future lifestyle is to plan, not for just the next twelve months but also for the medium and long term.

We are experienced in working with clients to review their current position, to listen to their future aspirations, and then draw up and implement a bespoke strategy and plan. Meeting regularly thereafter will ensure that the plan is monitored and, if circumstances change, modified accordingly.

At **tba** Wealth Management we believe that time spent in planning your finances will be well rewarded.



turpin barker armstrong
Wealth Management

protection policies

Most people insure their car and houses but don't insure their most valuable assets – themselves and their businesses!

No-one likes to think about their own mortality, the prospect of critical illness or the effects of total and permanent disability, but anyone with a family or a business should ensure provision is in place for the future.

Statistics reveal that:

- One in three men and one in four women aged 40 to 50 will develop a critical illness; also,
- You are 2.5 times more likely to suffer a critical illness than die before age 60.

Life Assurance and Critical Illness Cover does not have to be expensive as one of the benefits of people living longer is that insurance companies have cut their premiums.

Let us advise you on affordable levels of cover.



savings and investments

Building Societies, ISAs, Unit Trusts, OEICs, Bonds, Investment Trusts, Derivatives – the list of savings and investment vehicles is endless.

Whilst banks and building societies can provide a safe home for your savings it pays to keep abreast of current interest rates. In particular, we are able to assist in dynamically managing large cash deposits for companies as well as individuals.

Investing wisely is an opportunity to enhance your future lifestyle. Selecting the right investment is an important process which requires skilled analysis to ensure that your personal needs and appetite for risk are catered for. Tax implications of any investment can also make a big difference to the expected returns.

Our planners have all the necessary investment and taxation expertise to guide you in your choices.



turpin barker armstrong

Wealth Management

pensions

Although people are living longer, most of us are not saving enough for retirement. At **tba** Wealth Management we encourage all our clients to keep a long term focus on their retirement plans and fund their pensions accordingly.

Recent changes to pension legislation have seen an increase in the options available to you to access your pension fund in retirement or death. However, older pension plans may not permit you to benefit from these changes.

Whether or not you have an existing pension plan, there are a wide range of investment options that require experienced research to ensure the choice you make is the most suitable for you.

Self Invested Pension Plans (SIPPs) have become popular because they are low cost and offer greater flexibility. We will be pleased to explain the advantages of SIPPs as a vehicle to provide for your future retirement.



equity release

Many people are finding themselves asset rich but cash poor in retirement. Releasing equity from property can allow retirees to maintain the standard of living that they have become accustomed to during their working years. Additionally, releasing capital can be useful in generating funds to gift during their lifetime to reduce their family's potential inheritance tax liability or perhaps accelerating a gift that would normally have been received on death.

Equity release should not be seen as the daunting commitment that many people perceive it to be. With careful guidance and explanation we find that our clients are soon seeing this option of unlocking value in their property as a sensible way to live through retirement. We encourage family discussion about the concept and are happy to arrange an “at cost to us” meeting with the family to answer any questions that may arise.

At **tba** Wealth Management we are qualified to guide you through your options to release a capital lump sum, or income from your property.



inheritance tax, wills and estate planning

Although you may need a solicitor to draft your will, we can advise you on the key areas of planning to mitigate inheritance tax (IHT). With IHT rates of 40% it is crucial to plan ahead if you wish to reduce your family's potential tax burden.

Many commentators describe IHT as a voluntary tax – we agree. Careful planning and an appropriately drafted will can drastically reduce family liabilities. We encourage all clients to consult us on this overlooked area of tax reduction.

At **tba** Wealth Management we have the requisite knowledge and expertise to recommend the creation of trusts if we consider your circumstances are appropriate.



strategic alliances

We have developed strategic alliances with a number of highly regarded third party practices to fulfil the financial planning requirements of their clients. This is a very exciting and growing part of our business, and we value the trust our strategic partners place in our professional integrity and expertise.



Other services available from turpin barker armstrong

- Accountancy & Tax Planning
- Code of Practice 9 – Tax Investigations
- Cloud Accounting
- Making Tax Digital
- Tax Enquiries
- Corporate Recovery & Turnaround
- Personal Insolvency



turpin barker armstrong

Wealth Management

Allen House
1 Westmead Road
Sutton, Surrey SM1 4LA
t: 020 8661 7878
www.turpinbarkerarmstrong.co.uk