

PROFESSIONAL ADVICE FOR ALL YOUR FINANCIAL NEEDS



taylor james
financial services



MORTGAGES | INVESTMENTS | PROTECTION | PENSIONS

WELCOME

Taylor James Financial Services have qualified Mortgage, Protection and Investment Advisers covering the whole of the UK.

Whether you are looking to buy your first home, planning for retirement or looking to invest we have friendly, experienced advisers to help you.

MORTGAGES | INVESTMENTS | PROTECTION | PENSIONS

We pride ourselves on the relationships we build with our clients, helping them reach their financial goals.



MORTGAGES

Whether you're a first time buyer, home mover, or looking to remortgage, we can help find you the most competitive rates and provide you with the right solution tailored to you.



INVESTMENTS

People save and invest money for many different reasons. Whether you are looking to invest for income or growth, we can help you achieve your financial goals.



PROTECTION

We can advise on the many different types of Protection available, some of which protect your dependents, others protect a mortgage in the event of a premature death.



PENSIONS

Whether you need to set up or review existing retirement planning strategies for you or your employees, we have ways to help you make the most of your retirement opportunities.





MORTGAGES

For most people, a home will be the largest single investment they will ever make, so finding the right mortgage is important.

Choosing the most suitable product can be a confusing and stressful process, our expert guidance will help take away the confusion and stress by finding the most suitable product for you.

We do the 'Shopping around' for you, searching from the 'Whole of Market'.

Your home may be repossessed if you do not keep up repayments on your mortgage.

Some forms of Buy to Let advice are not regulated by the Financial Conduct Authority.

Equity Release will reduce the value of your estate and can affect your eligibility for means tested benefits.

FIRST-TIME BUYERS

HOME MOVERS

REMORTGAGES

GUARANTOR MORTGAGES

HELP TO BUY

BUY TO LET

OFFSET MORTGAGES

SELF BUILD MORTGAGES

FLEXIBLE MORTGAGES

COMMERCIAL MORTGAGES

BRIDGING LOANS

EQUITY RELEASE

INVESTMENTS

Having money to save is one thing. Knowing how and where to save it is another.

The investment options are endless but they won't all be right for you. So let us do your thinking for you.

INHERITANCE TAX & ESTATE PLANNING

Many people want to keep an element of control when passing on their assets.

We can give you advice to ensure your money ends up with the people you want, for the reasons you choose.

When it comes to putting in place an action plan that is right for you, we can help you identify:

- **How much to save and for how long.**
- **How much trade-off to take between investment returns and investment risk.**
- **Investment solutions that you are comfortable with.**
- **The most tax-efficient vehicles for your savings.**

It is our philosophy that you should be supported throughout your savings and investment journey, in order to give you an excellent opportunity to achieve your goals and objectives.



PROTECTION

Protection is an essential part of property ownership and protecting you or your family's lifestyle.

There are events we can all face that have the potential to wreck lives and families. It's a difficult issue to think about, but imagine the impact on you and your family should the main earner in your household die or become seriously ill. It may not happen to you – we hope it doesn't – but it might.

Make sure your family can pay the bills.....
When you can't

BUSINESS PROTECTION

Business protection is a way of protecting a business should something go wrong. Business protection can help make sure a business continues to trade and allows the owners to maintain control while making sure dependants receive a fair value for their share of the business.

The insurance can be taken out to protect partnerships, shareholders, sole traders and key employees, although how the insurance is set up will depend on your specific business needs.



There are many types of protection.

We can help you find the one most suitable for your requirements.

Mortgage Life Assurance

Level Term Assurance

Whole of Life Assurance

Critical Illness

Income Protection



There are four main types of business protection:

Relevant Life Plan

Shareholder Protection

Key Person Insurance

Partnership Protection

PENSIONS

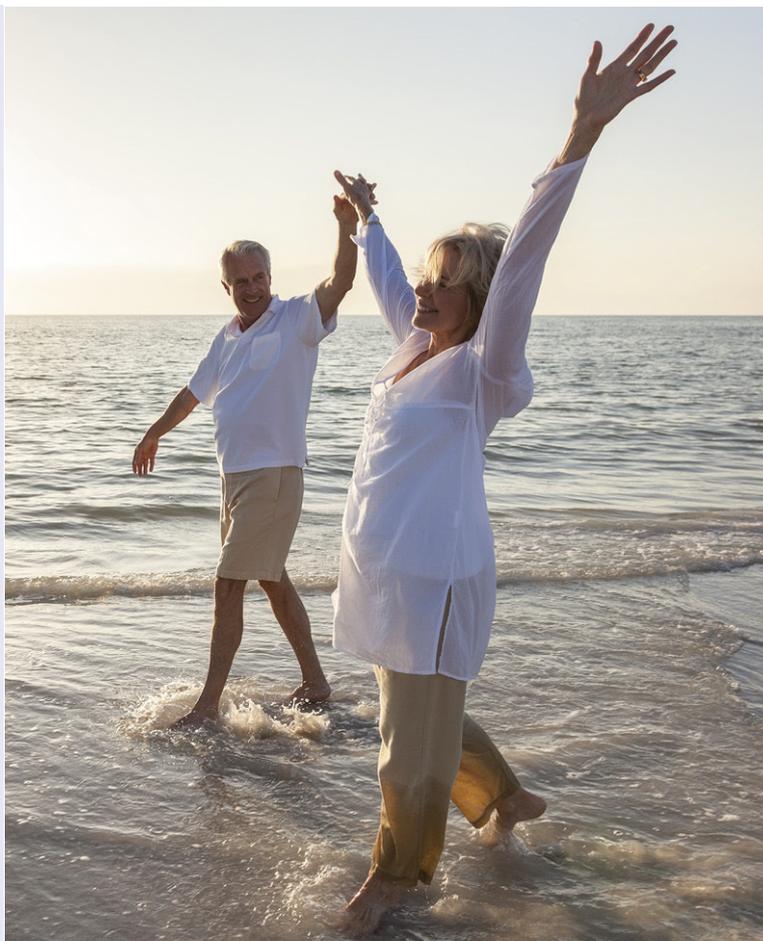
We all know it's important to plan for retirement, but many of us are still not planning well, or early enough.

Despite all the media headlines and Government initiatives, many of us still have a 'tomorrow will do' attitude. This is worrying for one simple reason – we are going to live longer than most of us think.

We'll help you to create a tailored plan so that when you enter retirement you can relax and enjoy your new lifestyle.

The rules surrounding pensions can be complex, and what's right for you as an individual can vary greatly to somebody else. If it is appropriate, we can provide advice on consolidating or switching your retirement savings in order to:

- **Deliver better value.**
- **Improve your options or give you more flexibility.**



Along with the State Pension from the government, there are 2 main types of pension:

- **Defined contribution – based on how much money has been paid into your pension pot.**
- **Defined benefit (final salary or career average) – based on your salary and how long you've worked for your employer.**

The value of pensions can fall as well as rise, you may get back less than you invested.

Please note we cannot advise you on the transfer of a defined benefit pension.

Speak to a adviser using the details below:



0203 859 3320



info@taylorjamesfs.co.uk



www.taylorjamesfs.co.uk



Taylor James Financial Services is an Appointed Representative of Rosemount Financial Solutions (IFA) Ltd which is authorised and regulated by the Financial Conduct Authority (FCA). Entered on the FCA Register (<https://register.fca.org.uk/>) under reference 535515.

MORTGAGES | INVESTMENTS | PROTECTION | PENSIONS