

WEALTH MANAGEMENT

We all work hard and it's important that you find the time to look after yours and your family's financial needs. Our wealth management team work like our business advisers, but instead of focusing on your business they focus on you.

Our in-house Independent Financial Services team are available to offer support and advice on all areas of your personal finances. They look at the complete picture of your business and personal lives, so that they can advise you on the most appropriate way forward.

Services available include:

- Business protection
- Inheritance tax planning
- Pensions
- Personal protection
- Personal tax planning
- Savings & investments



Pensions

You may be working hard now, but there will be a time when you will want to slow down and enjoy the fruits of your labour. Your pension is the key to a prosperous retirement, so talk to us and see how efficient planning now can help provide financial comfort in the years to come.



Business protection

Having worked hard to create a successful business, you want to be sure that it will survive even if the unexpected happens. We can advise on a range of business policies, including key person and shareholder, to protect your business and help you carry on through adversity.



Savings and investments

We all know about the effects of inflation. Every year, price rises mean that your money is worth less in real terms. The same applies to money saved in the bank. We can offer a range of tax-efficient investment products to suit your lifestyle, grow your money and beat inflation.



Personal tax planning

Taxation can be complicated and getting it wrong can mean paying out far more of your money than you need to. There are many ways to reduce your tax liability. We can advise you on making tax-efficient plans to optimise your income and retain more of your wealth.



Personal protection

You and your family are at the heart of everything you do. We can offer you a wide range of policies, including life insurance and income protection, that will look after you and your loved ones should life take a turn for the worse.



Inheritance tax planning

Most people want to pass on their wealth to the people who matter most to them. Nicholsons can help you do this in a smooth, tax-efficient manner, providing the maximum benefit to those you care about.



For more information visit www.nicholsonsca.co.uk
or email gail.green@nicholsonsca.co.uk

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A pension is a long term investment. The fund value may fluctuate and can go down, which would have an impact on the level of pension benefits available. Pension income could also be affected by interest rates at the time benefits are taken. Levels and bases of and reliefs from taxation are subject to change and their value depends on the individual circumstances of the investor. We recommend that the investor seeks professional advice on personal taxation matters.