



Financial Advice

Without bias, prejudice,
influence or pressure



Optimum is a fully authorised and FCA regulated independently owned financial adviser firm. Providing bespoke financial advice to both Private and Business clients since 1995.

Contents

Founded on our core ethos of treating customers fairly and building long term client relationships.

With advisers amongst the highest qualified in the industry, we are proud to have been offering ongoing holistic and bespoke independent financial advice to both private and business clients for well over twenty years, advising and assisting generations of families and successions of business owners.

Having established long term professional connections with local Solicitor and Accountant firms we are able to offer integrated and complementary advice to our mutual private and corporate clients.

The core values of integrity, honesty and transparency of the firm are encouraged by the directors and shared by all members of the team.

In short, we care.

Client centric and committed to providing an unrivalled service

Investment Planning

Investment is not just about picking a product. At Optimum we discuss and consider an individual's concerns before devising a bespoke initial investment strategy to help achieve personal financial goals. We then continue working with our clients on an ongoing basis to ensure their investments continue to be reconciled with an appropriate level of risk and arranged in the most tax efficient manner.

Bespoke Planning

Our advice and financial strategies will always be tailored to create bespoke risk rated investment recommendations to reconcile with our clients' specific needs, objectives and individual circumstances.

Diversification

We strongly believe diversification is the key to long-term investment returns. Diversifying by both geography and asset class, to ensure our clients' investments are never over exposed to one specific area.

Did you know?

Investment planning from an adviser does not stop with the initial advice. Restructuring investments on annual reviews can ensure ongoing tax efficiency in the face of an ever changing market.

Pension Planning & Retirement Options

Retirement planning is vital for all phases of life. At Optimum we can advise with pension planning at all stages. From setting up a pension plan for the first time, to managing ongoing pension investments, all the way through to advising on the options available with putting the most appropriate retirement income plan in place and indeed then even many years beyond.

Flexibility

Progressive legislative changes have given individuals total freedom on how they manage and access their retirement benefits. Advice is key to making correct choices in order to meet a range of different circumstances.

Tax Efficiency

Pensions offer an extremely tax efficient method of planning for your retirement with tax relief on contributions, favourable tax treatment of investment growth and potential to take a tax free lump sum in retirement.

Did you know?

Most Pensions are not subject to Inheritance Tax (IHT) on death. A 'Death benefit nomination' can be completed to specify to whom the pension owner wishes their benefits to be paid on death and probate is generally not required.

Life Assurance & Protection Advice

Security against an unknown future is essential. It's important to consider the risks and be prepared if things in life don't go according to plan. Protection planning, which encompasses a wide range of products including life/critical illness cover and income protection, is often an overlooked area, although in many circumstances, it should be a high priority.

Range of Options

The type of protection needed very much depends upon individual circumstances.

We advise on a wide spectrum of different types of cover including policies that pay out a lump sum or income on either death or diagnosis of ill health.

Appropriate Security

No two people are the same and it is important to tailor protection solutions cost effectively and reconciled with personal stages in life. We will look at our clients' whole picture to ascertain whether and what type of protection is required.

Did you know?

Taking advice with arranging life assurance can have added financial benefits. Writing policies in trust can give beneficiaries access to funds more quickly and also avoid potential tax implications on the proceeds.

Personal & Commercial Mortgage Advice

Buying property is likely to be one of the largest financial transactions most people will undertake. Selecting the most suitable mortgage to finance a property purchase, or restructuring existing arrangements, can be crucial to one's financial future. At Optimum we have access to and can research the whole market to ensure our clients can make appropriate decisions.

Process

Our mortgage advice service will not be limited to just selecting a mortgage product. We will assist our clients with the entire process including making and managing an application to a mortgage lender right through to completion.

Mortgage Types

There are numerous mortgage types. We are able to help and advise with a wide range of mortgages, including First Time Buyers, Remortgages, Buy to Let, Commercial Borrowing and Equity Release for later in life.

Did you know?

Many mortgage brokers are not independent or may potentially be constrained or influenced by sales targets, such as those working for a High Street Bank. We have no such restrictions and can therefore advise our clients completely without bias.

Estate Planning & Specialist Tax Advice

Estate planning is not just about making a Will. At Optimum we can advise on lifetime gifts, the use of trusts, or life assurance to fund the tax arising on an estate. There are various government approved investment schemes that can offer different tax breaks for investors and as independent advisers we will always consider the full range of options.

Protecting Assests

Planning how to leave wealth to future generations and to mitigate potential Inheritance Tax (IHT) are important factors that we can advise on. However, we would always balance concern for children and grandchildren with personal financial needs.

Trust Planning

Inheritance Tax (IHT) mitigation planning is a complex area, which is especially true where trusts are considered. In this area the need for highly qualified professional advice is absolutely essential in making correct choices.

Did you know?

There are investment options that can facilitate 100% Inheritance Tax (IHT) relief after only two years of ownership, whilst future proofing against changes in circumstances by allowing the investor to retain full access to the capital.

Corporate Financial Planning

A business can benefit from financial planning advice just as much as an individual. Indeed for small and medium business owners the business and personal aspirations are often intrinsically linked. The basic principles of a business, including growing wealth, planning ahead and protecting resources and income remain consistent.

Profit Extraction

Contributions to a Personal Pension are a tax efficient option of profit extraction for business owners. As well as being relievable against Corporation Tax, these contributions are not taxable on the recipient.

Succession Planning

Having suitable protection arrangements in place ensures that the business can continue to operate in the event of death or ill health of one of the owners and/or key employees.

Key Person

Most business' have individuals that are vital to the smooth and successful running of the business. Key Person Cover can protect the business in the case of a loss of a 'key' individual in the event of death or ill health.

Optimum Investment Management (OIM)

Clients' investment portfolios are constructed using a wide variety of different collective *funds* to build an overall blend of investments appropriate to each particular level of risk.

Each of these funds holds a collective pool of money from many different individual investors managed by its own investment team in line with a specific mandate.

These funds can be highly specialised and there are many different options available for all areas of the world market, which we bring together under a single portfolio.

This allows us to build highly diversified portfolios, using not only different geographical regions but also different asset types. We believe this diversified approach is crucial in order to avoid being over exposed to any given area of the market.

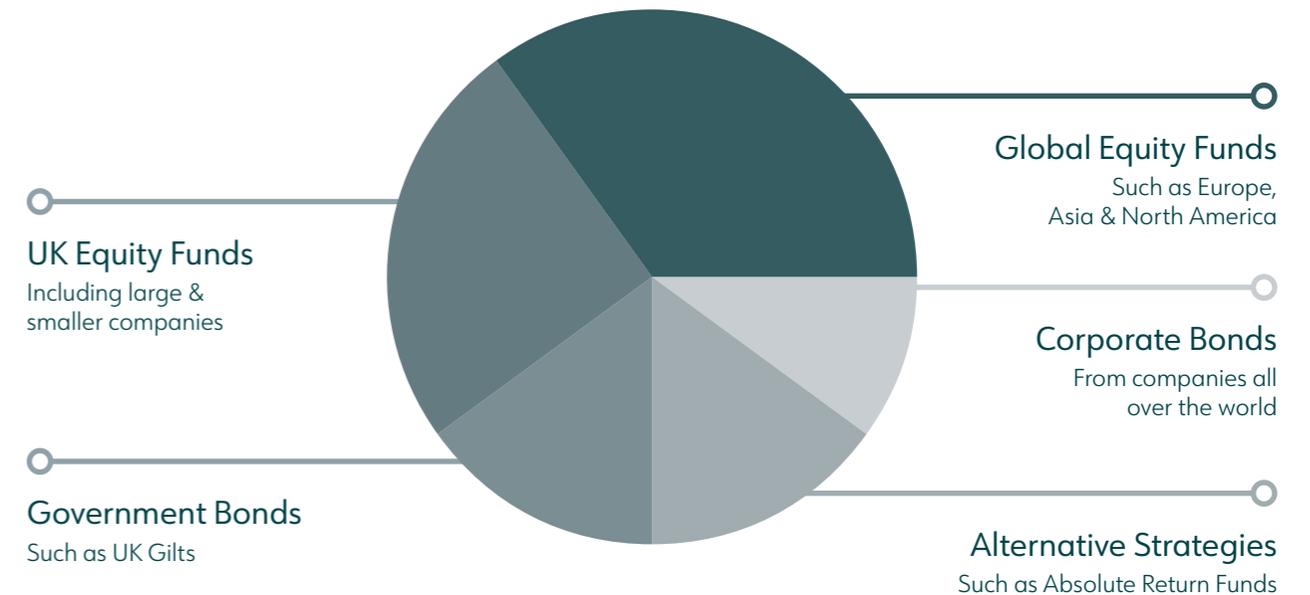
Markets by their very nature are unpredictable and there is no strong evidence to suggest anybody can accurately predict exactly what will happen on a daily basis.

We would therefore strongly emphasise the need to take a long term view; our philosophy can be summarised with the phrase '**time IN the market** not **timING the market**'.

OIM Portfolios

A risk appropriate portfolio will be selected and recommended in all cases.

Portfolio breakdown example shown below.



The Optimum Process

Consultation

Initial meeting offered entirely at Optimum's expense and without obligation, meetings are managed with integrity and held in private client meeting rooms. Client parking is provided directly outside our office.

Advice

Highly qualified advisers, with Chartered Financial Planners and specialists in all aspects of financial advice, to identify clients' needs and advise on how to achieve one's individual goals and objectives.

Transparency

Recommendation reports and fees presented in a clear and open manner. No fee will ever become due without prior agreement and be explained with clarity as to what service should be expected in return.

Relationship

Personal circumstances are not linear, Optimum have been providing ongoing services and reviews to clients, for over twenty years, in order to ensure financial arrangements continue to remain appropriate.

Example Client Case Study

Mr & Mrs G came to see us in 2015 as their interest only mortgage was coming to the end of its term. As both were approaching retirement age, obtaining a new mortgage was looking unlikely and they had started to consider selling their property and moving to a more affordable area of the country, though they were very keen to avoid this scenario.

Optimum being holistic financial planners, took the time to discuss Mr & Mrs G's full circumstances. During these discussions it came to light that Mr G had two old company pensions. After researching the existing pension schemes Optimum put together a proposed financial plan, which allowed Mr & Mrs G to redeem their mortgage by taking a tax free cash lump sum from the pension plans, after they had been transferred into a more flexible pension plan.

Optimum ran multiple scenarios using a 'cashflow modelling tool' to see if the residual value of the pension could meet their income requirements long into retirement, which projected different scenarios decades into the future based on assumptions for inflation and growth. These projections, including 'stress testing' negative market events, gave Mr & Mrs G the confidence to retire later that same year.

Now enjoying their retirement, we see Mr & Mrs G each year for their annual review to ensure their plan remains on course.



Get in Touch

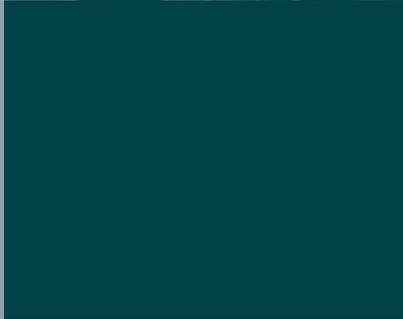
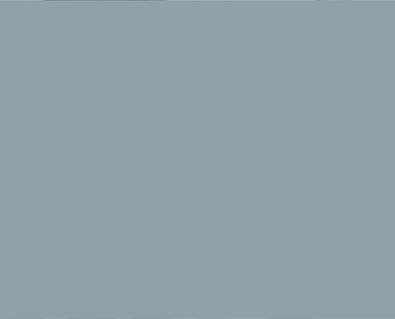
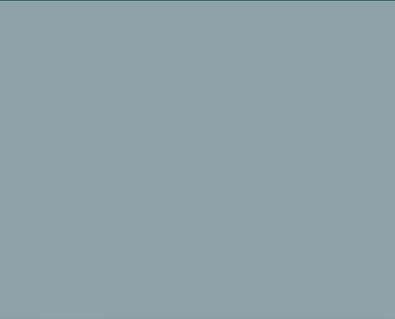
Ensure you are getting the most out of your finances and find out how Optimum can help.

Call us on 01206 366700 or email us at advice@optimum-ifa.co.uk to find out more.



Optimum Independent Financial Advisers Limited
is authorised and regulated by the Financial Conduct Authority

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