



## Who are we?

We are the Investment Solutions Group, an independent firm of financial advisers providing impartial advice to private clients, solicitors, accountants and companies across the South East of England since 1988.

## What do we do?

We offer expert financial advice in a number of areas, including:

- Investment Planning
- Pension Funding & Retirement Options
- Inheritance Tax Mitigation
- Personal and Business Protection
- Equity Release
- Long Term Care Planning

## Who are we accredited by?

Investment Solutions are authorised and regulated by the Financial Services Authority. All advisers at Investment Solutions are members of the Chartered Insurance Institute and carry a wide range of qualifications and experience.

We are also proud to be members of SIFA Professional, the organisation endorsed by The Law Society and the Financial Services Authority, which promotes reputable firms of financial advisers. We are listed in the SIFA directory of Professional Financial Advisers, available at [www.sifa-directory.info](http://www.sifa-directory.info).



## Our Services

- Investment Planning & Portfolio Management
- Estate Planning
- Long Term Care Planning
- Equity Release
- Unit Trusts/OEICS/Collective Investments
- Investment Bonds
- Annuities
- Income & Growth Bonds
- Directors' Pensions
- Self-Employed Pensions
- Group Pensions
- Employee Benefit Planning
- Business Insurances
- Expatriate Planning and Financial Services
- School Fees and College Education Planning
- Personal and Business Protection Policies

### Contact us for a free initial consultation.

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**Directors: Keith Mitchelson, TD, FCIB, MBIM**  
**Ivan Lyons APFS, Chartered Financial Planner**

*The FSA does not regulate all of the above products and services. Life assurance, pensions and unit trusts are long-term investments. The value of investments can go down as well as up and you may not get back the full amount you invested. The past is not necessarily a guide to future performance. If you withdraw from an investment in the early years, you may not get back the full amount you invested. The levels and basis of taxation and tax reliefs are subject to change and their value depends on the investor's individual circumstances.*



## Financial Planning Services

Investment Solutions is a trading name of Investment Solutions Wealth Management Limited and is authorised and regulated by the Financial Services Authority under registration number 533559.





## Where can we help?

**Investment Platforms.** These are innovative, transparent and sophisticated tools that have become popular in recent years. They are designed as web-based systems, which can streamline the investment and ongoing administration of a typical portfolio and allow you greater access and control over your investments.

An Investment Platform can allow you to invest in a range of assets, such as shares, collectives, bonds, ETFs and also take advantage of multiple tax wrappers such as ISAs, onshore and offshore bonds, and pensions. A full review with your adviser will help establish if an Investment Platform may be right for you

**Investment Planning.** Collective investments, bonds and other financial products can solve many investment needs. We are able to advise on the most suitable type of plan and help you make the necessary arrangements with the best provider.

Taking income from one's investments is frequently a priority at retirement and its important to consider the need for increases in future years. Tax-efficient investments such as Individual Savings Accounts should be a first consideration for most taxpayers. We can help you choose the most suitable investment and provider to help meet your goals.



**Retirement Planning.** Are you making adequate provisions for your retirement? Are you invested in the right funds? We can provide a tailored financial plan to get you on track.

When you reach retirement age its important to make sure you are getting value for money. Fewer than 1 in 3 people shop around at retirement for the best pension income, which means they could be missing out on up to 30% more income each year. Investment Solutions can do the searching for you.

If you are looking to retire but don't want to lock your capital away in a lifetime annuity, Income Drawdown can offer a flexible alternative. A tax-free lump sum can be taken at outset and you can control the level of income you want to receive.

**Estate Planning.** All of your assets, including your home and savings, may eventually be subject to inheritance tax, giving rise to large tax bills even on relatively modest estates. Matters are often complicated if you have an investment portfolio or a property that you want to keep within the family. We will show you how to use the various exemptions and reliefs available to mitigate this tax.

**Protecting your family or business.** Insuring against death or disability is one of the soundest financial decisions you can make. It can also be excellent value for money if you can find a competitive and reputable insurer. We can find the right cover for your needs on the most cost-effective basis so you know you are protecting what is most important to you.



**Long Term Care Plans.** These are innovative financial products that help meet the cost of any future long term care needs that may arise as you get older. As we are all living longer more and more people are protecting their future quality of life and the value of their estates with a Long Term Care plan. We will help you decide what's right for you.

**Equity Release Plans.** Equity Release allows you to unlock the value in your home without needing to move. Equity Release could provide a tax-free cash lump sum or a regular income to boost your finances. We will show you Equity Release plans that offer great value for money.

## Understanding your requirements.

When you become a client of Investment Solutions, we will spend time getting to know you both personally and financially. We like to know your current circumstances and to discuss your plans and aspirations for the future. By doing this we are able offer advice which is imaginative and appropriate to your needs.

Many clients require a wide range of financial products to meet their needs and it is neither economic nor prudent to choose just one provider. We will choose the most effective arrangements based on your circumstances.

We are committed to providing ongoing advice to our clients and offer a service proposition to suit everyone so you can be confident in receiving quality advice both now and in the future.