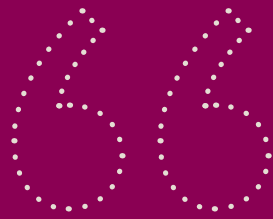




For your business

...**FMB**



.....

Our focus has always been on helping you and your team achieve financial security by providing a service that guides everyone through a secure working life towards a happy retirement.

Read on to learn the ways we can help you and your team.

..... Liz Beavis Dip PFS, Managing Director .....



# Contents

	01	YOU ARE HERE
Top 5 ways we can help	02	
	03	How FMB adds value to your business
Managing risk	04	
	05	Managing risk
Employee benefits	06	
	07	A happy customer
Workplace pension	08	
	09	Another happy customer
Financial awareness	10	
	11	Financial awareness
Financial planning	12	

# The top 5 ways we can help

Whether you run a micro-business or employ hundreds of people there are several ways financial planning can help.

## 1 .....

### Managing risk

Good risk management helps businesses prepare for times of crisis. With Key Person Insurance and Shareholder Protection you can have a plan in place to help you reduce the impact.

## 3 .....

### Workplace pensions

Since Auto Enrolment more or less everyone is contributing towards their pension, but could you be offering a better scheme or more guidance for your team, especially if you are concerned about recruitment and retention?

## 5 .....

### Tax efficiency

If you have profits to spare, making a pension contribution can both reduce your company's tax liability and create an asset for the future.

## 2 .....

### Employee benefits

We can help you attract the best staff and keep them with valuable staff benefits such as a Death in Service Scheme, Private Medical Insurance and other Healthcare Plans.

## 4 .....

### Financial awareness

Our employee seminars are designed to teach your people the knowledge and skills needed to keep on top of their finances at three main life stages to keep financial worry to a minimum. Our pre-retirement session is especially popular.



# How FMB adds value to your business

Usually we work with business owners, directors and HR managers on a specific area that needs to be addressed.

We will work with you in 3 key areas:

Managing risk and researching the best protection policies to ensure your business is well placed to survive a shock.

Attracting and retaining the best staff, putting great employee benefits in place to help your team feel valued and appreciated. We also deliver financial awareness seminars to help them to manage their finances better.

Working with your accountant to ensure you and your business is making the most of opportunities to be more tax efficient.

## Why work with us?

Specialist financial planners with higher level qualifications in pensions, and years and years of experience.

Technical help direct to your employees, taking the strain from your HR people.

Our staff are trained in the specialist products designed for the corporate market, to help guide you through the complexity of business protection.

As five-time winners of the Professional Adviser “Best Financial Advisers to Work For” award, we practice what we preach. Your business is only as good as the people you employ.

We understand the challenge of running a business and balancing the pressures of cost with providing staff benefits.

We think everyone deserves a well planned retirement – you AND your team.

30 plus years of experience in financial planning for businesses.

# Managing risk

## OUR PROCESS



### Key person protection

With many small and medium-sized companies dependent on a few specialist individuals, Key Person Protection is designed to help protect your business in the event of the death or serious illness of one or more of your key employees.

The cash released into the business through having suitable protection cover in place can help protect against the resulting financial impact. It could also be used to cover recruitment costs and/or training for existing staff. It might even just help keep income topped up until the person returns to work and can sometimes mean the difference between staying in business or not.



### Shareholder protection

One of the most damaging events a business can fall victim to is the death of a major stakeholder. Should a business owner die unexpectedly, the event can have a serious impact on their business, not to mention their family. When it comes to distributing shares, family members and other beneficiaries may prefer to cash them in. Meanwhile other shareholders may wish to purchase those shares but may not have adequate funds at their disposal. A Shareholder Protection arrangement can provide a solution to these issues.



### Relevant life insurance

Relevant Life Insurance is a form of death-in-service benefit that is set up and paid for by a company but pays out to a staff member's or director's beneficiaries on death.

It is typically used by businesses that aren't big enough to establish a group life scheme but want to provide a benefit for their directors and staff. Relevant Life Insurance is a particularly tax-efficient way to obtain life assurance cover which can often make it cheaper than a personally funded life assurance policy.



KEY PERSON PROTECTION | SHAREHOLDER PROTECTION | RELEVANT LIFE INSURANCE

Payable on a commission basis subject to a minimum of £750 per policy



# Employee benefits

## Employee death in service

This provides a lump sum to an employee’s loved ones in the event of their death, with benefit levels being a multiple of the employee’s salary. This benefit is usually provided via a ‘Group Death in Service Scheme’ and is valued by employees due to the significant financial buffer it would provide to their loved ones should the worst happen.

## Employee income protection

Income Protection can provide a financial benefit if an employee is unable to work because of long-term illness or injury. A group scheme can be used by employers:

- To help manage sickness with insurance to replace lost earnings
- As an employee benefit to provide continued income for sick and incapacitated employees, helping to relieve money worries at a difficult time.

Benefits are normally based on an employee’s earnings with options available to meet the employer’s specific needs and budget.

## Employee private medical insurance

Private Medical Insurance can help to ensure that an ill or injured staff member, and often their families, can get the expert treatment they need.

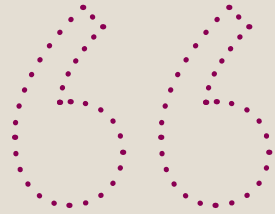
From your point of view as an employer, when private treatment can be speedier than NHS waiting lists, employees could return to work faster, lessening the impact on colleagues, cutting costs of temporary staff or overtime and helping productivity.

With your consent, we can introduce you to a broker to review the whole of the market on your behalf. This would include reviewing any existing cover that you have in place to ensure that it remains your best option. The broker works on commission basis which would be disclosed to you directly, so there is no planning fee payable for this.

EMPLOYEE DEATH IN SERVICE   EMPLOYEE INCOME PROTECTION		
	0 – 49 Employees	50+ Employees
NEW SCHEME	Payable on a commission basis subject to a minimum of £750 per policy	Payable on a commission basis subject to a minimum of £1000 per policy
SCHEME RENEWAL WITH OPEN MARKET REVIEW	Payable on a commission basis subject to a minimum of £500 per policy	Payable on a commission basis subject to a minimum of £750 per policy

If the commission generated falls between our set minimum, we will charge the remainder as an additional fee

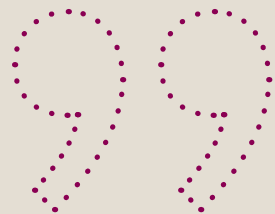




.....

FMB is an extension of  
our business and this  
allows us to function  
better and concentrate  
on what we do best.

... Ricky Forsyth, HR Manager Spincraft UK ...





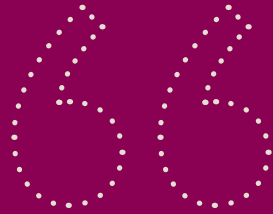
# Workplace pension

A workplace pension scheme is probably one of the most important benefits you can offer your employees, as it allows them to put some money aside for their future in a structured and tax efficient manner.

We can review your existing scheme to see if it remains fit for purpose, offers the value for money and ease of use for you, and flexibility and good performance for its members.

For an annual fee we offer unlimited telephone support and access to our experienced team to help with any problems you may encounter. Also included are Employee Surgeries, where your employees can ask questions about their pension and be given general guidance about the scheme. We will arrange an annual site visit where your employees can meet individually with a Financial Planner.

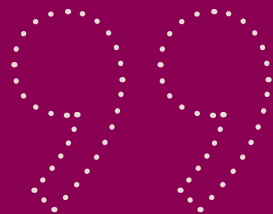
COMPANY PENSION SCHEME		
EXISTING SCHEME ARRANGED THROUGH FMB	Ongoing service review	£100 per member (Minimum fee £1000 per annum)
NEW SCHEME	Research, planning and implementation fee	0 – 49 Employees      £1500
		50+ Employees      £2500



.....

It's important to  
have a business  
relationship with people  
who we respect, like and  
trust.

..... Langdale Hotel .....



# Financial awareness

Providing financial awareness courses for your workforce can be an invaluable benefit, giving them some essential tools and knowledge that can help them throughout life.

Being more financially savvy and enhancing their overall wellbeing can only be a good thing for the business too – after all, a happy workforce is a productive workforce!

Our “Flourish, Prosper and Thrive” financial seminars are designed to educate your employees in key financial areas; from a basic understanding of a payslip, all the way through to preparation for retirement. This enables them to achieve better financial wellbeing, whatever their career stage.

## Flourish

For employees that are just starting out or are in early employment

### WE LOOK AT:

- The basics of tax
- State benefits
- Mortgages in brief
- Credit and how it works
- What to do if they get into financial difficulty

## Prosper

For employees that are settled in their career

### WE LOOK AT:

- Tax in greater detail
- Different types of mortgages
- How to protect themselves and their loved ones should things go wrong
- State benefits
- Planning for retirement

## Thrive

For employees thinking about or approaching retirement

### WE LOOK AT:

- Retirement options
- State pension
- Exploring how much income is needed in retirement
- Wills and Lasting Powers of Attorney (LPAs)
- Mentally preparing for finishing work

## Follow on surgeries

As well as our Seminars, we can provide additional surgery sessions where staff members have the opportunity to discuss any areas of concern with one

of our experienced Financial Planners. This will give your staff some guidance about what next steps they can take on an individual level.

SEMINARS			
Up to 20 delegates per Seminar	Flourish £450	Prosper £450	Thrive £450
3 seminar package	£1000	£1000	£1000
1-2-1 Follow up surgery (half day) 4 x 45 minute individual sessions	£800	£800	£800
1-2-1 Follow up surgery (full day) 10 x 45 minute individual sessions	£1500	£1500	£1500

Fees for seminars are subject to VAT. Fees quoted above DO NOT include VAT  
To ensure commitment from delegates, we suggest those that attend the 1-2-1 sessions make some contribution towards cost.

## A bespoke package

We have worked with local employers to design specific programmes for their particular needs so if you would prefer a different set of seminars, we can give you a quote on request.

# Financial planning

We have worked with hundreds of business owners over the years so we know only too well that when it comes to separating your personal and business finances, sometimes the edges can become blurred – especially in smaller, owner-managed businesses. Your goals and your retirement plans are very much dependent on the success of your business, and vice versa.

We can provide Financial Planning to assist you in many aspects of your personal or business life, including:

- Cash flow modelling
- Investment management
- Retirement planning
- Tax planning
- Using profits and tax benefits more efficiently to create a better future for you and your company.

Please see our “Introduction to FMB” brochure for more details.



# ..... FMB

Financial Management Bureau Ltd.  
Shenstone House, Helsington,  
Kendal, Cumbria, LA8 8AA

t: 01539 725855 • f: 01539 725993  
www.finman.co.uk • e: info@finman.co.uk

Authorised and regulated by the Financial Conduct Authority.  
Issue 191007

