

Financial & Legal *checklist*

Money: whether you are spending it, saving it or speculating with it, it makes sense not only to exercise prudence but also to protect you and your family's interests with robust legal advice

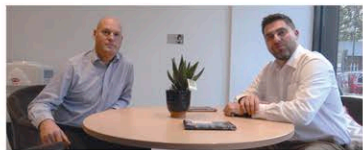
Equity release with Connect Lifetime Mortgages



Connect Lifetime Mortgages were set up to

accommodate equity release and later life lending. A lifetime mortgage allows a homeowner over the age of 55 to obtain a lump sum of money or a regular income, based on the home's value. The loan will be repaid from the property's sale upon death or moving into long-term care.

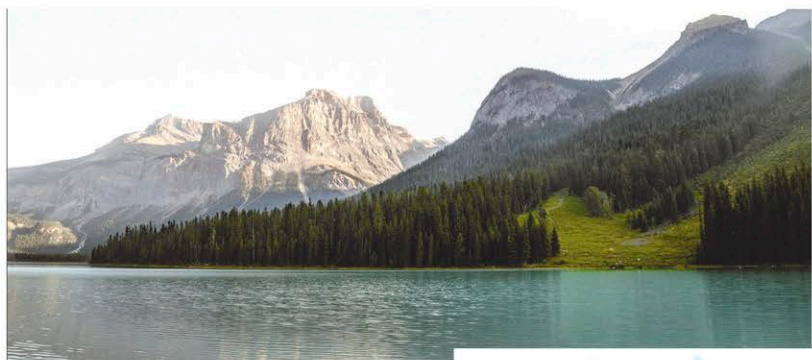
The tax-free benefits of a lifetime mortgage include help to pay off an existing mortgage,



fund new home improvements, tackle low pensions, and provide financial support for loved ones. Connect Lifetime Mortgages offer a face-to-face service at your home, as well as video and telephone call options free of charge.

Find out more by calling 01708 982955 or email info@connectlifetime.co.uk

Connect Lifetime Mortgages is a trading style of Richer Mortgage and Retirement Ltd who are appointed representatives of Connect IFA Ltd who are authorised and regulated by the Financial Conduct Authority. FCA reference: 441505.



Investing in a better future

With the global focus now on sustainability, it is more important than ever to make carefully considered investment decisions. At Nutshell Asset Management they pride themselves on their approach of investing long-term in a concentrated global portfolio of carefully selected, exceptional companies, within an ethical framework. Their stock selection process includes analysis of the environmental, social and governance (ESG) behaviours of individual companies. Not only is incorporating an ESG focus into their process the right thing to do from a moral perspective, but academic research has also shown that companies with better ESG considerations tend to have higher profit margins and more stable returns*. Investing in high-scoring ESG companies can therefore make both ethical and financial sense.

Nutshell Asset Management's global equity fund has recently been awarded a five-globe rating by Morningstar, achieving



a top 1% ranking relative to peers in their sector for sustainability credentials. They are now on various investment platforms for inclusion into ISA, SIPP, and other investment accounts.



Visit nutshellam.com for more information on how they integrate ESG and how to invest.

Nutshell Asset Management Ltd is authorised and regulated by the Financial Conduct Authority. FCA reference: 935876. *Source: ESG Matters, by Subodh Mishra, Institutional Shareholder Services, Inc. Disclaimer: The value of an investment may go down as well as up and you may not get back the money you invested. Past performance is no guarantee of future results.

Win a Penny Black stamp Worth £200 to £300!

The Penny Black was the first-ever adhesive stamp. The home of stamp collecting, Stanley Gibbons, are offering the opportunity to win a framed original Penny Black, to celebrate the birthday of their founder. Visit stanleygibbons.com to find out more.

checklists.co.uk/win/pennyblack  Enter here



Mis-selling of business energy is rife – could you be owed thousands?

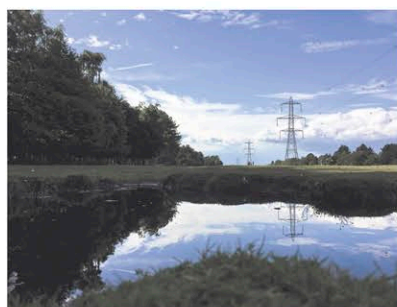
The vast majority of businesses, including yours, may have been mis-sold business energy deals by unscrupulous brokers who conceal commissions or arrange deals that are better for them than you.

A Winn Solicitors' client, a school in Cumbria, is currently seeking compensation for £200,000 after discovering mis-selling.

This is endemic within the business energy market, with companies often unaware they are paying over the odds for their energy requirements.

Disturbingly, an estimated 90% of energy deals arranged by brokers feature an element of mis-selling at the expense of the client.

Winn Solicitors, working with green energy partners PanoServe, have an expert legal team who can assess your energy contracts for free and recover compensation after mis-selling on a no-win, no-fee basis.



WINN solicitors

Call Winn Solicitors for a free no obligation assessment on 0800 988 2281, or visit winnsolicitors.com/energy-mis-selling-claims

Residential and commercial evictions

On 31 May, the restrictions on evicting residential tenants came to an end. Eviction dates are now being listed and a spate of people being evicted from their homes can now be expected, along with pressure on the local authorities to rehouse them.

The restrictions on possession and forfeiture of commercial leases for non-payment of rent and seizing a tenant's goods during the Covid-19 period was due to expire on 30 June but this has now been extended until 25 March 2022. This will give tenants more time to resolve their arrears with their landlords, if they can.

Commercial landlords and tenants ought to work together to avoid properties becoming empty. Landlords clearly want to have tenants in occupation paying the ongoing rent and remaining liable for all outgoings, and tenants want to stay in business and earn an income. Should you find yourself in a difficult situation, make sure you get professional legal advice. GSC Solicitors LLP are a city-based Legal 500-recommended law firm.



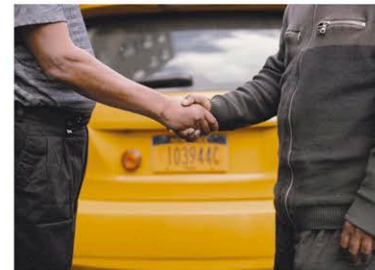
Contact mshapiro@gscsolicitors.com for further information.

The PCP car finance scandal

Millions of car buyers may have been paying extortionate hidden charges under car finance loans called Personal Contract Purchase (PCP) Agreements.

A report by the FCA* into the practices of the car finance industry found the use of secret commissions and incentives to sales staff to charge the highest interest rates possible was rife.

The FCA estimated that car customers were paying £300 million more annually than they should.



If you purchased a vehicle through PCP, you may have been overcharged and may be entitled to money back. You may be due up to £1,100 per £10,000 borrowed.

Johnson Law Group (JLG) are a firm of solicitors specialising in consumer claims. If you purchased a car through PCP, JLG can offer expert advice and help you claim back any overcharging.



Call 0161 513 2305 or email info@johnsonlawgroup.co.uk to start a claim.

*Source: Our work on motor finance – final findings (FCA, 2019).

Buy silver and gold bullion online with Gold Bullion Dealers

Gold Bullion Dealers are Birmingham-based bullion dealers with over 25 years of experience in the trade. Gold Bullion Dealers offer one of the lowest prices of silver and gold bullion in the UK.

They also offer:

- All Umicore and Metalor bars in stock
- Free secure insured delivery or collection from their premises in Birmingham's Jewellery Quarter
- An 'excellent' rating on Trustpilot
- Live pricing on their website.

According to one Trustpilot review: "Normally you only get these prices for large orders, but Gold Bullion Dealers give you great prices on small orders as well".

Call 0121 663 6111 or visit goldbulliondealers.co.uk for further information.

The value of an investment may go down as well as up and you may not get back the money you invested. Past performance is no guarantee of future results.



Another happy customer wrote: "Great company, far cheaper than many popular competitors, I'll probably never use any other bullion dealer again. Five stars".



Have you experienced bad advice, a pension scam, or investment loss?

Is your pension or investment now worth less? Was the investment misrepresented or unsuitable for your needs, with the promise of high returns?

Were you advised to transfer your pension (final salary or private) into a self-invested personal pension (SIPP), a small self-administered scheme

(SSAS) or a Qualifying Recognised Overseas Pension Scheme (QROPS)? Edward & Amaury Solicitors' dedicated and experienced team can help recover your losses, on a no-win no-fee basis.



Contact them now for a no-obligation consultation on 01228 272395 or visit edwardamaury.co.uk

Edward & Amaury Solicitors is authorised and regulated by the Solicitors Regulation Authority. SRA number: 800525.

Why use a mortgage broker?

It's a question that gets asked a lot, and has some simple answers:

- Efficiency, simplicity and results. Brokers work with you and for you, not the banks
- Following the initial consultation and an understanding of your requirements and situation, they do the rest. They have access across the whole market of lenders and place your case with the most cost-effective lender, appropriate to your circumstances
- An experienced mortgage adviser will also offer useful tips and guidance throughout the home-buying process, and help you understand and liaise with the solicitors, estate agents and surveyors
- Many brokers don't charge fees as they get paid by the lenders at no cost to yourself.

Charles Wade Finance pride themselves on helping everyone from first timers to the most experienced buyers.



Visit charleswadefinance.co.uk or call 020 3998 3278 for more details or to arrange a consultation.

Charles Wade Finance is a trading name of CW Executive Finance Ltd an appointed representative of In Partnership the trading name of The On-Line Partnership Limited which is authorised and regulated by the Financial Conduct Authority. FCA reference: 192638.

Win a free consultation to discuss estate planning, the tax and financial implications Worth £500!

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Why is there growing interest in inheritance tax planning? In 2020 and 2021 inheritance tax (IHT) was among the few revenue-generating taxes that increased in value, with over £5.3 billion paid on the estates of the deceased and loved ones¹.

With rising property prices, and in many cases increased personal wealth through savings, investments, and pensions, there has certainly been a growing interest in effective inheritance tax planning. Certainly, current IHT thresholds for individuals at £325,000, and £650,000 for married couples and civil partnerships, mean that more and more people are finding that their estates will be subject to tax at 40%².

It would seem too, that Covid-19 has understandably given rise to greater consideration to estate planning both from a personal perspective but also in terms of wealth protection.

Whilst estate planning historically might be seen as something for later life, there is a growing trend and need, for much earlier planning.

Visit streetsweb.co.uk to find out more or contact Jennie Brown, tax partner, at jbrown@streetsweb.co.uk

1. Inheritance Tax (gov.uk, 2021) 2. HMRC tax receipts and National Insurance contributions for the UK (HMRC, 2021)

