

## Why use Independent Financial Advice?

If you want financial advice, you are faced with a myriad of choices:

- Advisers who can only recommend the products of **one** provider.
- Advisers who can advise on the products of a **number** of providers but are not able to make recommendations from the whole market
- Advisers who can make recommendations from the **whole market** but cannot call themselves independent because they are remunerated only by commission.
- Advisers who can make recommendations from the **whole market** and can call themselves **independent** because they give the consumer the choice of paying by fee or commission.

Why is it best to choose the truly **independent** adviser? The answer is that he or she can give you advice (for which you pay) and does not have to sell you a product in order to make a living. In many cases consumers merely need advice, perhaps on existing arrangements, or monitoring the performance of an existing portfolio. Those advisers who are not independent will not be able to give you this full service.

We believe it is essential for clients to receive **Independent Financial Advice**. In the same way that clients pay for the best dental or legal advice they must be aware of the importance and the financial commitment of obtaining the best financial planning service. The advisers at Nicholls Stevens are well qualified and care about the service they give their clients both initially and at a regular review

Independent advisers give the client **choice**;

**Choice of advice *instead of* Product Purchase  
Choice of Investment *and* Provider.  
Choice of payment by *Fee or* Commission**

## Why use Nicholls Stevens?

*Nicholls Stevens Financial Services* is a well established firm of **Independent** Financial Advisers. The firm was launched in 1986.

*Nicholls Stevens Financial Services* are used by over 2000 clients. Solicitors and Accountants regularly introduce clients to the firm.

*Nicholls Stevens* is run by its principal, Carole Nicholls. Carole is qualified as a Fellow of the Personal Finance Society and is a Fellow of the Chartered Insurance Institute. She is currently serving as a Director and is a past National President of the Personal Finance Society. Carole has written a number of books on the topic of financial planning and frequently lectures on the subject.

She is assisted by three additional authorised individuals and a team of well qualified staff

**NICHOLLS** give advice on:  
*STEVENS*

Annuities  
Building Society accounts  
Children's savings plans  
Critical illness cover  
Drawdown schemes  
Ethical investment funds  
Equity release  
Executive Pensions  
Final salary pension scheme  
Friendly Society products  
Gilts  
Group life  
Guaranteed Income bonds  
Health insurance  
Income Protection cover  
Inheritance tax planning  
Investment Trusts  
Investment bonds  
ISA's  
Life cover  
Long term care  
Money Purchase pension schemes  
Mortgages  
National Savings  
Occupational Pensions  
OEIC's  
Open market option pensions  
Permanent health insurance  
Personal pensions  
Retirement annuities  
Second hand Endowments  
Small Self administered schemes  
Stakeholder Pensions  
TESSA only ISA (TOISA)  
Unit Trusts  
VCT's

**NICHOLLS**  
*STEVENS.*

***Nicholls Stevens Financial Services***  
*9, St Augustine's Parade, Bristol, BS1 4UT*

**Telephone** 0117 9290456  
**E-mail:** [carolenicholls@nichollstevens.com](mailto:carolenicholls@nichollstevens.com)

*Authorised and Regulated by the Financial Services Authority*

## The Investment Service

**Nicholls Stevens give *independent* advice on investing for *capital appreciation* or *income*.**

### The Service.

1. An initial meeting is held to establish your financial needs.
2. A full analysis of the existing investments is undertaken.

3. A report is prepared.

The proposed portfolio may include:

- Building society accounts
- National Savings Products
- Unit Trusts or OEICs
- Investment Trusts
- ISA's,
- Income Bonds
- Investment Bonds
- Shares
- Gilts

When you accept the report, *Nicholls Stevens* establish the scheme and carry out all future administration.

You are provided with a **review service**.

- Half-yearly valuations are prepared.
- The portfolio is monitored.
- Asset allocation is reviewed to match changes in your circumstances.

**Continuous professional assistance is essential if you are to achieve your financial aims and ambition.**

## The Retirement Service

### Prior to retirement.

*Nicholls Stevens* review your pension policies from all sources and other investments.

A *retirement strategy* will be established based on the your *needs*. This may include, moving to more secure funds in the run-up to retirement.

### At retirement.

*Nicholls Stevens* will advise on the most suitable means of achieving your desired level of retirement income using:

- Conventional annuities.
- With-profits or unit-linked annuity.
- Income Drawdown.
- Phased retirement planning.

Advice will be given on:

- Investment of capital
- Long term care
- Inheritance Tax Planning

Your scheme will need to be reviewed.

*Nicholls Stevens* will provide a **review service** to monitor future investment performance of the retirement fund and to ensure that the correct level of income is maintained.

## The Corporate service for Solicitors & Accountants

Many Solicitors and Accountants refer their clients to *Nicholls Stevens* for financial advice.

*Nicholls Stevens* work alongside Solicitors and Accountants in specific areas of expertise, in particular:

- Trust Investments
- Pensions and Divorce
- Pension Planning for individuals
- Pension Planning for companies
- Long term care for the elderly
- Inheritance Tax Planning.

### Corporate Service for employers.

*Nicholls Stevens* offer advice to employers in the areas of:

- Occupational pension schemes
- Pension scheme administration
- Group Personal Pensions
- Group Stakeholder schemes
- Compliance with pensions legislation
- Group Life assurance
- Group Income Protection
- Group Private Medical Insurance

---

*For further information on any of these services contact us on*

(0117) 9290456