



METCALF MOAT
IFA LIMITED

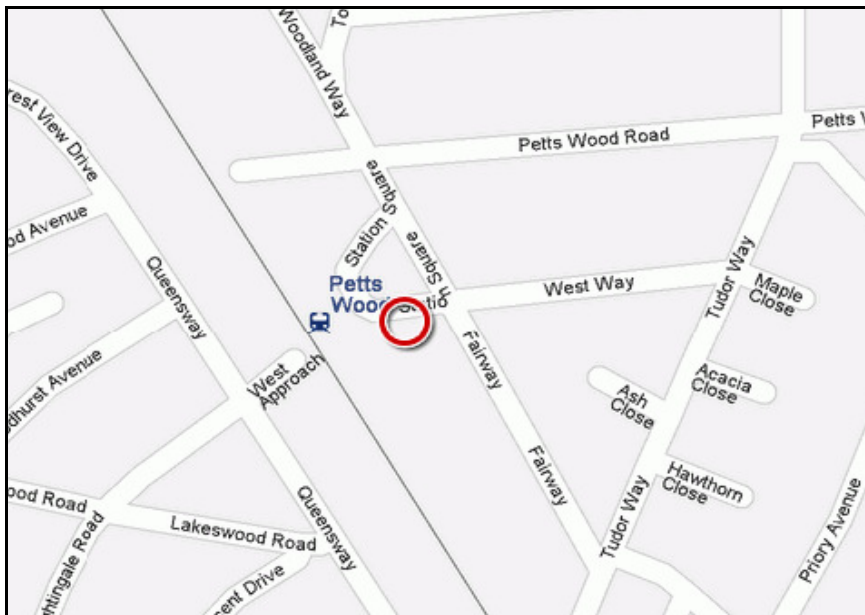
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You home may be repossessed if you do not keep up repayments on your mortgage.

Our charges for mortgage advice are usually £295.

Think carefully before securing other debts against your home.

Past performance is not necessarily a guide to future performance.

The value of an investment, and any income from it, is not guaranteed and can go up and down depending on investment performance.

To understand the features and risks of equity release products, ask for a personalised illustration



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Since 1989 Metcalf Moat has offered independent advice, in a professional and friendly manner.

We have grown primarily by recommendations from our existing clients, who have been happy to introduce new clients to us, as they have been pleased with the level of service they have received.

No two people are alike and our approach is to offer tailor made solutions to meet the financial needs or goals of our clients.

Being independent, means we research the whole market, for the most suitable solution which meets our clients needs. This means we do not attempt to make your circumstances fit a product from one or maybe a shortlist of providers.

Having been established for over 20 years, we have worked with a wide range of clients, from those starting to save for their first home, right through to those looking to plan for their beneficiaries.

There is a need for appropriate advice at every stage of life, and we believe at every stage, we can add some value. Therefore, if you are looking for an independent review of your current circumstances or how best you can plan for your future, please call us on **01689 891919**.

“Growing by Recommendation”

Protection

Good protection planning could be summed up as protecting what we have.

Responsible motorists insure their cars, responsible home owners insure their homes and even ardent holidaymakers insure their holidays.

However, when it comes to life or income protection often people act less responsibly. They either under insure or do not insure at all, leaving themselves and their dependants at risk of losing not only possessions, but possibly a whole way of life, should anything happen to them.

We approach protection planning as we do all other forms of financial planning. We ask questions and build up a picture of your current situation and any plans you may have for the future, such as buying a house or starting a business.

We then examine the financial loss posed by death or illness.

In fact, illness, or inability to earn an income, can be far more financially damaging on an individual or family, as the cost of care might come in the form of not just one lost income but one and half or more, as the partners ability to earn could be affected by the care needed.

We take account of the cover you may have and its suitability going forward.

We explain how plans relevant to your situation work and make a recommendation as to how the plan should be arranged, whether in trust, joint or single lives, the cost and so on.

It is said that the true value of an insurance policy and the advise given in conjunction with it, can only be assessed after something dreadful has occurred, and then it is deemed priceless.



Equity Release

We realise what a daunting prospect looking into Equity Release must appear to many people.

Our existing clients know the level of care and attention that will be paid to their enquiry regarding such matters and are therefore relaxed about making contact with us. They also realise that being independent means that we can carry out research into their options without any restriction to the type or number of providers and plans we research.

Many who contemplate Equity Release may not have had any financial dealing, such as a mortgage, loan or investment for many years. It is therefore understandable that they may be hesitant about taking the



first step to learn more about Equity Release and whether it is suitable for them.

At Metcalf Moat we would meet with you to establish your current financial position and the reason or reasons you are considering taking Equity Release.

We would then discuss the alternatives to Equity Release. Some of these, such as 'downsizing' you would be familiar with, while others you may not have realised apply to you or even exist. We would discuss your eligibility for means tested benefits and the impact taking Equity Release would have upon them.

Once the alternatives have been considered and your view and ours is that Equity Release is worth considering further, we would then conduct detailed research into which option best addressed your needs.



Retirement Planning

Planning for your retirement is important. You may look forward to your retirement as a time when you can have the freedom to do what you want or as the time you will be rewarded for working all your life.



Before you retire, planning your finances is essential. You should consider the pension you are likely to receive in retirement in plenty of time (and there is no such thing as too soon), so you can take the appropriate action now if you think you will not have enough to live on when you retire. There could be a significant cost to you in terms of the achievable income in retirement by delaying investing in a pension.

Pension contributions receive tax relief and the amount you can contribute is up to 100% of your earnings (salary and other earned income), meaning with pension planning, you could consider the tax you have paid through earnings is being returned to you via the funding of your pension. At source this is equivalent to the basic rate, however should you be a higher rate taxpayer, the higher rate element of your contribution could be returned to you by means of a cheque from the Inland Revenue.

For high earners (in excess of £100,000), special consideration needs to be given to pension contributions in light of recent tax changes. You should therefore consider appropriate advice if this applies to you.

Whether you are looking to start saving, looking to review your current position or wanting to discuss the options (of which there are a number) open at retirement. We firmly believe we can add value in helping you to plan for your retirement.

Mortgages

You may be a first time buyer, a mover, looking to remortgage or contemplating your first buy to let purchase.

Your circumstances and requirements may be complex, with you struggling to find the right solution, or you may just feel that with career and family commitments that you would rather hand the task of finding a suitable mortgage over to a professional.

Since the 'Credit Crunch' the number of mortgages available is far more limited than it once was. Underwriting is far stricter, with applications for Interest Only mortgages, lending into retirement and even Capital Raising for home improvements being anything, but straight forward.



Rest assured, that at Metcalf Moat IFA Limited, you are in safe hands, whatever your circumstances or requirements. The majority of our clients prefer to meet on a face-to-face basis, but we can work via the telephone and email if this is your preference.

We are Independent, which means we are not restricted in any way in our research for a suitable mortgage for you.

Once you become a client of Metcalf Moat we will offer you a review of your mortgage as it approaches the end of its rate period.

We will also be able to assist you with Further Advances and moving; when porting of your mortgage is often the best, but sometimes the most complex option.

If you are feeling confused by your options, or depressed by the lack of them. If you are meaning to get around to reviewing your mortgage or want to know the facts before stepping through an Estate Agents door, then we can help.

The need for expert, independent advice is as important now as it has ever been.

Investments

We are proud of our reputation in preserving and substantially enhancing our clients wealth. Since 1989 we have piloted our clients assets through the many storms of investment and economic conditions. We help to reduce the risks involved by diversification; ensuring that you are kept informed and are comfortable with the recommendations. Whether you are just using your ISA allowance, wanting to invest an inheritance or considering your retirement plans, you will still receive the same level of care and attention.

We are happy to review existing fund holdings from other sources, and believe that it is important that reviews are carried out on a regular (normally annual) basis. This review process is becoming increasingly important as products, funds and fund managers change with increasing frequency.

Metcalf Moat Portfolios - How do they work?

Over recent years to try and add value and consistency to client investments, we have developed our own risk related portfolios. Technology now enables us to blend together the skills of top performing fund houses and leading managers. This gives our clients access to investment opportunities both geographically and in asset class. In addition, these are reviewed on a quarterly basis. They offer diversification and peace of mind, knowing that your funds are being regularly monitored.

Choice & Diversification

We currently have five portfolios available to our clients which are risk classified as Cautious, Cautious Balanced, Balanced, Balanced Adventurous and Adventurous.



As their name might suggest they hold a widely different range of assets. The Cautious portfolio, for example, has around 65% invested in Cash, Gilts and Corporate Bonds, and up to 20% in Commercial Property.

The Adventurous portfolio however, is likely to hold 100% in Equities, diversified geographically with exposure to Far East and Emerging Markets. We use a mix of funds from all the leading Investment Houses such as Invesco, Fidelity, Jupiter, plus smaller more specialist providers where appropriate.

Initial Discount

Another advantage of the portfolios is our ability to negotiate better terms from the respective Investment managers, these are passed onto our clients.

Regular Reviews

The funds performance within the portfolios are monitored on a quarterly basis. If changes are required following this review, clients are contacted either in writing or by email, to obtain their agreement to the changes taking place. One of the factors of which we are sure, is that clients have greater sensitivity to loss than their wish for profit. We can demonstrate that our portfolios historically have lower volatility than their benchmark which could lead to outperformance over the longer term.

Online Access

You will also be able to monitor the performance of your portfolios online. All of your funds will be held on a platform, so you can access your information at any time, day or night.

Do I have to make a new investment?

You do not have to make a new investment to access these portfolios. In fact, the majority of the money in our portfolios has come from existing investments, If you already have a Stocks and Shares ISA (old Maxi, Mini, Tessa, Unit Trusts or PEPs) or even a Cash ISA, you could transfer these into the portfolios very easily. We would add that this is subject to your attitude to risk. Of course, we are more than happy if you do decide to use your annual ISA allowance too!

