

Financial Services

Saving, Borrowing and Investing



Helping to build better futures together

IF YOU ARE looking to invest in property and plan for your future, put your children through university or replace some of your income, you may think that property investment is the best option for you.

So, how do you know that you are investing in the right type of property, or considering the right strategy? Should you invest in Buy-to-Let, commercial property, a house of multiple occupation e.g. students, or should you try a property development of your own?

With so many pitfalls, regulations and potential headaches to be aware of, it's no wonder that many people decide to do nothing, or end up losing money. You could be missing out on profits.

Dick Dabner at Joint Ventures In Property has over 40 years of experience in the property market, and speaks nationally at various property events on how to achieve high returns, with his proven strategy of adding value to projects.

Dick would like to invite you to a complementary round table opportunity to learn from the challenges

he has faced, the market changes he has encountered, what strategies have made him the most money and the lessons learnt along the way.

You will learn some of the systems and top tips from someone who has walked the walk, making the journey from small refurbishment projects to million pound developments.

You can also meet the team who build, furnish and finance the projects, using them to make money for yourself.

So, if you are thinking of investing in property, register for a free seat at the table. Places are limited so make sure to book now.

Take the first step by joining Dick Dabner for a complementary bootcamp. Register now:

table@jvip.co.uk
Text TABLE to 88802



JVIP
build your future with
joint ventures **in** property

Understanding your pension options

MORE THAN HALF of people over 55 find the new Pension Reforms introduced in 2015 confusing, according to research by MetLife.

Although there is now more flexibility and choice, many find the new pension options more complex. As such, people could make the wrong decision with their pension, which could affect their standard of living in retirement.

MMR Financial Planning can help:

- Expert friendly advice from a family business with over 25 years experience
- Free no-obligation initial chat or meeting to discuss your situation
- Fully FCA-regulated firm/adviser

With numerous new flexible access options available, as well as increased flexibility with annuities, individuals face a myriad of choices.

We believe these options require comprehensive MMR Financial Planning (Midlands) Ltd is authorised and regulated by the Financial Conduct Authority (440481)



assessment and detailed advice to ensure the right choices are made. We can provide detailed written reports and recommendations that will take account of individual needs to ensure the right outcomes for retirement are achieved.

For further information, please contact:

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Putting you back in control of your debts

AT DFH FINANCIAL SOLUTIONS we provide a range of expert, bespoke debt solutions tailored to your very own circumstances.

We don't believe in the one-size-fits-all approach. Instead, our team of expert financial advisors take the time to listen and understand your needs.

So, don't ignore the problem by burying your head in the sand, speak with one of our advisors who will give you a practical solution to your current debt situation. We offer a private and confidential service with the singular goal of delivering the right result for each individual, priding ourselves on giving peace of mind to people just like you.

DFH and 'DFH Financial Solutions' are trading names of Bridgewater Support Solutions Ltd - authorised and regulated by the Financial Conduct Authority (669218)



If you are looking for a manageable solution to your debts, or simply want to find out more, contact us for free today
0800 881 8722
dffh.co.uk



Manage your pension with an online plan

TO ADEQUATELY PLAN for retirement, you need full visibility of your savings and yet, according to a Which? Poll*, almost half of Brits aged over 50 don't know the total value of their pensions.

If you're nearing retirement, it's more important than ever to check your pension balances regularly, and ensure you're on track to achieve the retirement you want. If you're struggling to find out how much money you've built up over your career, PensionBee can help. We'll piece together your employment history to find any old workplace or

private pensions you've lost track of and bring them together, all under one roof.

Combining your old pensions into a simple online plan, with one clear balance and one fair fee, will put you back in control of your pension savings. You'll be

able to monitor your current pot size, your projected retirement income, and contribute or take money out from the age of 55 in just a few clicks.

Remember, pensions are an investment - your balance can go up and down, your capital is at risk.

pensionbee.com
020 3457 8444



PensionBee

*which.co.uk - April 2016. PensionBee is authorised and regulated by the Financial Conduct Authority (44931)

Lend or borrow money using unusual assets

HNW LENDING LTD offers asset-based funding solutions for clients who need to borrow money for any reason, including business finance, bridging requirements and property refurbishments. We always ask for security over assets - be it property or a classic car - as well as a personal guarantee from the borrower.

What makes HNW Lending different?

- 1) We take unusual assets as collateral - art, jewellery, classic cars, second charges on property, fine wine, etc. Plus we take the more common assets (first charge over property)
- 2) We operate a peer-to-peer model - i.e. we match a borrower directly to high net worth individuals or pension funds who wish to lend

A single lender (individual, trust or company) can take full control, or several lenders can 'club together' to fund a loan. The Directors of HNW put their own money in every loan in such a way that if a loan was to lose money, their investment is written off first. However, to date, every loan has been repaid in full.

The typical rates payable are:

- a) First charge on property - 7-11% depending on collateral
- b) Second charge on property - 10-15%
- c) Unusual assets (eg classic cars, planes) - 11%+



Loan sizes range from £40k to £3m, although the minimum investment per lender is £10k (or £5k inside an ISA). Length of loans range from three months to three years. Nearly all loans have interest serviced monthly.

HNW Lending is an ISA manager so it is possible to transfer in ISAs from elsewhere or you can invest your 2018/19 ISA allowance with us. The list of current loan parts available is visible online at hnnwending.co.uk if you click 'signup' and create an account (for which you only need an email address).

Contact Ben Shaw on 07958 636106
ben@hnnwending.co.uk

HNW Lending Ltd is authorised and regulated by the Financial Conduct Authority (712956). Investment with HNW Lending involves making secure loans and your capital is at risk and interest payments are not guaranteed.

Get the most for your money with our selection of the best financial services, including property, legal, lending, investment and pension options

Invest in a property in a prime location

OWNING A PROPERTY in Knightsbridge or Belgravia is a pipe dream for many, but now you can invest in these prestigious prime locations thanks to exciting innovations in Fintech.

The old expression is still true today: when buying property, only three things matter - location, location and location.

The award-winning, prime property investment platform, CapitalRise, are offering superbly located investment opportunities to everyday investors from as little as £1,000. The team have over 100 years of direct real estate development and investment experience. Plus, they have completed over £1bn of property investment in prime locations such as Eaton Square in Belgravia, and Grosvenor Square in Mayfair.

Current CapitalRise investors are enjoying returns of 10% per annum on average and the firm has repaid almost £3m to members in the last eight months alone.

So how does it work? CapitalRise uses their online platform to allow everyday investors to invest and lend money to property investors and developers. The company carefully selects and vets each investment opportunity, and the founders of the firm invest their personal money into every project alongside CapitalRise members.

The firm is democratising real estate investment and could give investors access to double-digit returns that were previously only available to large institutions and individuals with a high net worth.



You can become a CapitalRise member in minutes by signing up on their platform and there are no fees to invest. You can also receive your returns tax free if you invest via their ISA scheme.

capitalrise.com
020 3869 2620



The opinions set out in this promotion should not be construed as offering investment or tax advice. Investors are urged to seek independent professional advice when considering an investment. Investing places your capital at risk. Past performance is not a reliable indicator of future results. There is no recognised market to sell this investment. Investment performance is not covered by the FSCS. Tax rules and allowances depend on your circumstances and may change. CapitalRise Finance Ltd is an Appointed Representative of Gallium Fund Solutions Limited, which is authorised and regulated by the Financial Conduct Authority (487176)

Are less people investing in Buy-to-Let?

MORTGAGES ON RENTAL PROPERTIES have become significantly more complicated in recent years. Additional stamp duty charges and new portfolio landlord application requirements were introduced, together with increased rental stress testing to determine the maximum loan size. The combination of these changes has been widely regarded as a significant contributing factor for the downturn in rental property purchases since March 2016, with figures from UK Finance showing a 44% decrease in purchases over the last two years.

The resulting increase in competition amongst lenders means that Buy-to-Let (BTL) mortgages are now nearly as cheap as residential mortgages, and the lenders in that space are looking to lend. The bad news is that finding the best BTL mortgage to fit your circumstances has become a lot more complicated, with the new rental calculations and portfolio criteria, as many lenders cannot lend as much on a BTL basis as they once did.

With over 30 years of expertise, John Charcol has experience arranging BTL mortgages for individuals, ranging from one or two investment properties to portfolio landlords with 15+ properties. As an independent whole of market broker, no matter

how complex the situation, if there is a lender who can help, we will find them. We give advice on the most suitable mortgages and the best types and rates available to find the ideal solution for you.

To discuss your options with one of our expert advisers, feel free to call us

charcol.co.uk
020 3930 5316



INDEPENDENT
MORTGAGE EXPERTISE



Ray Boulger, Senior Mortgage Technical Manager

John Charcol is a trading name of John Charcol Limited and its Appointed Representatives and is authorised and regulated by the Financial Conduct Authority (665649)

Use an online investing service? Shop around

IN ONE OF our recent Investing Gender Gap surveys, 1 in 4 people told us they weren't familiar with charges for investing. That's a worry. With compounding, paying over the odds could really cost you.

It's important that you take the time to shop around for the best deal. For example, if you have over £50,000 in investments and are being charged a percentage of your pot's value, you may be better off with a provider that charges flat fees.

At Alliance Trust Savings, we charge flat account fees. So if your investments grow, your account fees won't. We think that's only fair.

And through our award-winning platform, you can choose from over 4,000+ investments across a range of ISA, SIPP, and Investment Accounts. We also offer whole of market access to Investment Trusts. See how we compare:

alliancetrustsavings.co.uk/how-we-compare
0800 028 1984



T&Cs and other charges may apply.

The value of your investments can fall as well as rise and you could get back less than you invest.

Alliance Trust Savings Limited is regulated by the Financial Conduct Authority (116115) and the Prudential Regulation Authority.

Resolve your marital and family disputes

LLOYD PLATT & CO is one of the country's leading matrimonial practises, offering a range of services for divorce and family issues.

The firm specialises in prenups, postnups, pet-nups, divorce, cohabitation and high-net-worth financial settlements. They have been involved in many groundbreaking divorce cases, which have become legal precedents. The solicitors have also worked with the Blue Cross For Pets animal charity to create the world's first pet-nuptial agreement. This sets out how pets can be dealt with in the break-up of a relationship.

Where did it all start?

Born and educated in London, Vanessa Lloyd Platt graduated from University College London with an LLB (Hons) in Law. She then completed her training in the legal profession, within a media-



orientated practice in London. Opening her specialist matrimonial practice, Lloyd Platt & Co, back in 1992, Vanessa's firm quickly became involved in several leading divorce and cohabitation cases.

Vanessa regularly appears on TV as the resident lawyer on This Morning and as an expert contributor on Good Morning Britain.

020 8343 2998
divorcesolicitors.com

