

## An Overview of Our Services – for Individual Clients

At JJFS we focus on developing ongoing relationships with our clients as opposed to one-off transactional deals.

As your trusted financial adviser, we keep you up to date on all rules and regulations relating to your finances and provide a highly personal and bespoke service tailored to your individual needs and circumstances.

Since the change in pension rules in 2015, we have received numerous enquiries regarding final salary pension transfers and one-off transactions to access Pension funds as cash, however this is not an area in which we currently choose to specialise.



Simon Jackson DipPFS  
Helen Jeffrey Chartered Financial Planner

Below are example scenarios relating to the services we typically provide, so before you complete our questionnaire and decide to meet with us please read below:

### Pensions – Our Typical Services:

- Amalgamation of existing money purchase pensions (i.e. Personal Pensions or Group Personal Pensions)
- Total pension funds usually in excess of £250K
- Ultimate client objective is ongoing advice, service and ease of administration
- Approaching retirement and in need of suitable arrangement to provide a fixed or variable income

### Investments – Our Typical Services:

- Commencement and amalgamation of investments (i.e. Stocks and Shares ISA, Investment Bonds, Collective Investments)
- New or existing investments of £250k or more

### Protection – Our Typical Services:

- Advice on all areas of life protection, critical illness and income protection
- Setting up new plans and reviewing and renewing existing plans

All of our clients are UK residents.

Please note if your enquiry is for corporate advice, including employee benefits (e.g. Pension Schemes, Auto Enrolment, Private Medical Insurance and Group Life Assurance) let us know and we will discuss your requirements.

*Information in this document is valid for tax year 2023/24*

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