

FUSION

FINANCIAL

FINANCIAL SERVICES BROCHURE



LET'S BE **CLEAR**
ABOUT MONEY



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ABOUT FUSION FINANCIAL



Fusion Financial was the natural response from the Fusion Consulting Group when its clients began asking it for help in managing their personal as well as their commercial finances. We recognised that our wide array of expertise in tax, investment, property, insurance, and finance is perfect for addressing both individual and corporate needs.

Our award-winning advisers have a comprehensive range of well-proven skills, ensuring a joined-up response with an intense cross-team focus on achieving your personal financial goals.

All of this is embedded in an independent and client-centred culture that aims to deliver unbiased, honest, and clear advice on every aspect of your personal money matters.

We have nothing to sell but our expertise – no products, no one-size-fits-all plans, no bundles, no special offers, nothing that conflicts with advising you on the most appropriate and effective solutions for your circumstances.

Whether your affairs are straightforward or complicated, international or purely domestic, Fusion Financial can help you make an effective and lifelong plan for the security of you and your family.

ABOUT THE FUSION CONSULTING GROUP

The Fusion Consulting Group offers financial advisory services, with a particular focus on fast-growing entrepreneurial businesses and their owners.

Three main features distinguish us from other advisers:

- ✓ We are wholly independent of any product providers
- ✓ We provide an exceptionally wide range of advice under one roof
- ✓ Our solutions are tax-efficient for your firm's - and your - circumstances.



WHY FUSION FINANCIAL?

- ✓ We are a regulated independent financial adviser.
- ✓ Regulation by the Financial Conduct Authority is reassurance for you
- ✓ Independence means we have no bias, no preferred providers
- ✓ Finance means the full picture, not just tax or insurance or investment
- ✓ Advice, not a sales pitch

THE FUSION FINANCIAL APPROACH

The world of finance is complicated, with a baffling variety of providers, a multiplicity of seemingly credible plans, and a daunting mass of regulations, restrictions, and tax traps.

We cannot claim to make it simple, but we do make it clear. To achieve that, our process begins with discovering all we can about you: your assets and income; your family and dependents; your worries and dreams – in short, the totality of your financial life.

Once we know you, we apply our cross-team approach to address your particular circumstances and concerns. Every one of our advisers has all-day access to various teams of specialists, each with its own proven expertise: tax, pensions, insurance, investments, estate planning, mortgages, and more.

That allows your personal Fusion Financial representative to bring all of the appropriate skills into a joined-up response to your financial issues and questions, no matter how difficult or complicated.



HELPING YOU PLAN A BETTER FUTURE

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OUR SERVICES

Even thinking about your finances can be stressful. Let our specialists do the worrying. They will help you to devise a lifelong financial plan so that you can meet the future with confidence.

PENSIONS

- ✓ Consolidations
- ✓ Retirement options
- ✓ Auto-enrolment
- ✓ Occupational pensions
- ✓ SIPP's

ESTATE PLANNING

- ✓ Wills, Lasting PoAs
- ✓ BPR
- ✓ Trusts, gifts inter vivos
- ✓ Whole-of-life policies

SAVINGS & INVESTMENTS

- ✓ ISA
- ✓ Venture capital trusts
- ✓ EIS and SEIS
- ✓ Structured products

BORROWING

- ✓ Residential mortgages
- ✓ Buy-to-let mortgages
- ✓ Equity release
- ✓ Offset mortgages
- ✓ Commercial Lending

PERSONAL PROTECTION

- ✓ Life insurance
- ✓ Critical illness cover
- ✓ Income protection
- ✓ Private medical cover

CASH-FLOW MODELLING

- ✓ Income forecasts
- ✓ Mortgage repayments
- ✓ Educational fees
- ✓ 'Big-ticket' expenses
- ✓ Education fees

BUSINESS PROTECTION

- ✓ Staff health/ life cover
- ✓ Shareholder cover
- ✓ Key person cover
- ✓ Income protection



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PENSIONS

Pensions are hard to unravel. Most savers pick the default option, but that's highly unlikely to give them the comfortable retirement they dream of.

With us, the default plan isn't an option. We aim to know your circumstances, align them with your retirement goals, then suggest a plan that leaves you to get on with your business and your life, well-prepared and free from worry.



► CONSOLIDATIONS

You may have different pensions from different providers, incurring a variety of fees, risks, and results. Fusion Financial will advise how to cut fees and complexity with one plan that delivers more for the retirement you've earned.

► RETIREMENT OPTIONS

By the time you retire, your circumstances may have changed, or you might want to bring forward or defer your retirement date, or to do part-time work.

You may need cash for a special holiday, a new home, or to start a business. You might want to re-invest your pension payment in part or in full, or you could opt for the secure income of an annuity.

Fusion Financial will help you weigh each option and give you impartial, experienced, advice on the one - or the combination - that is best for you.

► AUTO-ENROLMENT

Not everyone benefits from auto-enrolment in a workplace pension. You may already have another plan, but need to assess it against your employer's offer.

Let Fusion Financial do the sums and reveal what is best for you. Armed with our expert and fully-informed advice, you can't lose.

► OCCUPATIONAL PENSIONS

An occupational pension scheme is like a pay rise. But is it defined-benefit or defined-contribution? Contributory or non-contributory? What other benefits are included, e.g., life insurance? Are you getting all of the tax benefits? What happens if you change jobs?

The specialists at Fusion Financial will help you get the most from your pension and suggest how best to realise your retirement dream.

** A pension is a long term investment. The fund value may fluctuate and can go down. Your eventual income may depend upon the size of the fund at retirement, future interest rates and tax legislation.
Auto-enrolment advice is not regulated by the Financial Conduct Authority*

ESTATE PLANNING

If you don't make the right plans in good time, your death could place a heavy financial burden on your family. Fusion Financial has the legal, tax, and other expertise to assess your estate, then help you minimise the tax liabilities and make the right plans. Your legacy will pass to your heirs as fully as possible, leaving you in peace of mind.

Percentage of UK adults without a will – by age range

76% of UK



Adults aged 18-34

68% of UK



Adults aged 35-54

36% of UK



Adults aged 55+

► WILLS AND LASTING POWERS OF ATTORNEY

Dying without a will could allow HMRC to take your estate if no heir is found. Even if your wife or civil partner is entitled to something, there may be limits.

Besides, death isn't the only event needing a plan. If you are incapacitated, is there someone with the authority and appropriate instructions to act for you?

Our experts will help you draw up a will, or a lasting power of attorney, that is not only legally solid but takes full advantage of any tax or other concessions.

► BUSINESS PROPERTY RELIEF

If you have equity in a small or medium-sized business, it might qualify for BPR on Inheritance Tax. Fusion Financial has long-standing expertise in BPR. We will help you ensure that your estate receives all of the relief that's due.

► TRUSTS AND GIFTS *INTER VIVOS*

You want to pass your estate to your heirs easily and in full. You can give much of it away during your lifetime, but there are limits. You can also use a trust, or trusts, to reduce IHT and smooth out the trickier aspects of inheritance, such as probate, charitable donations, privacy, life insurance, and so forth.

We have all of the experience and know-how you need under one roof.

► WHOLE-OF-LIFE POLICIES

An appropriately-structured life insurance policy will reduce Inheritance Tax.

Talk to Fusion Financial. We have the knowledge and depth of experience to advise which policy is best for you.



* Estate Planning, Wills, Tax Planning Advice and Trusts are not regulated by the Financial Conduct Authority

SAVINGS AND INVESTMENTS

Savings and investments need research to assess the risks, costs, and returns and be sure they are right for you. And don't forget the tax implications.

We apply deep research and long experience, combined with purpose-designed technology, to ensure our advice is right for you. In particular, our award-winning expertise in the tax effects of financial decisions could make a big difference to your financial security.

► ISAs

Individual Savings Accounts (ISAs) aim to encourage UK residents to prepare for their financial future by saving and investing in a tax-efficient way, thereby keeping more of any returns they earn.

If you want your savings or investments to grow at the best possible rate then an ISA – an individual savings account - can help. These are savings and investment vehicles where your money can grow largely free from tax.

An ISA should always be thought of as a tax-efficient way of saving. Even better, you escape capital gains tax when you come to cash in your investment. You don't even have to include savings held in an ISA on your tax return.

► EIS AND SEIS

Enterprise Investment Schemes and Seed Enterprise Investment Schemes offer their investors substantial tax concessions. Assisted by the **Fusion Consulting Group's** expertise with SMEs, we have a unique ability to help you assess the risks and make a tax-efficient and wealth-creating selection.

► VENTURE CAPITAL TRUSTS

VCTs are funds that invest in unlisted SMEs. They offer significant tax benefits. Although they are less risky than EIS or SEIS, they are unsuitable for just anybody and investors need professional advice before making a choice.

Expertise in SMEs is embedded in the DNA of Fusion Financial, backed by the award-winning skill and experience of **the Fusion Consulting Group**. We know what we're talking about, so talk to us first.

► STRUCTURED PRODUCTS

Structured products are among the least understood of investments, but offer a high level of capital security with a **more predictable level of return than equity or bond funds**. Such advantages reward those who take the trouble to understand these securities.

Fusion Financial has taken that trouble, so we understand structured products and can advise how they could benefit your savings and investment plans.

** The value of units can fall as well as rise, and you may not get back all of your original investment.*

Your capital may be at risk. The tax treatment is dependent on individual circumstances and may be subject to change in future. In addition, the availability of tax reliefs depends on the companies invested in maintaining their qualifying status. Please refer to the HM Revenue & Customs website for further guidance on the tax relief available on EIS/VCT investments.

This type of plan has a complex charging structure, and the underlying manager of your funds may differ from the provider mentioned.

BORROWING

Whether you want to buy a home, to rent homes to others, or to raise cash from your property, Fusion Financial has the skills and resources you need.

Being independent of any lenders, our specialists can help you to find the best deal and liaise with the provider all the way through to completion.



► RESIDENTIAL MORTGAGES

Our independent mortgage specialists will advise which lender, and which deal, is best for you in the light of your requirements and your ability to repay.

► BUY-TO-LET MORTGAGES

The rental market has grown dramatically. You want to participate, but what are the financing options? What are the tax considerations?

Fusion Financial can answer those and any other questions you have. Our market knowledge and renowned tax expertise will help secure buy-to-let mortgage deals that are tax-efficient and tailored to your resources.

► EQUITY RELEASE

Home ownership gives you financial flexibility, especially valuable if you are over 55 and want to fund long-term care for yourself or a family member. Or you may want some cash to invest in income-producing assets for retirement.

Want to reduce Inheritance Tax by making cash gifts to your heirs during your lifetime? Want to give your home a makeover before selling?

Fusion Financial can advise you on the best course of action to realise your goals in the most tax-effective manner.

► OFFSET MORTGAGES

If you already have a mortgage and reasonable savings, you might benefit from an offset mortgage. It could reduce the interest rate and help repay your loan more quickly. And you can still have access to your savings.

Fusion Financial has all of the mortgage knowledge you need. Our advice is impartial and directed only at finding you the best solution we can.

* Your home may be repossessed if you do not keep up repayments on your mortgage
Some forms of Buy to Let Mortgage are not regulated by the Financial Conduct Authority
This is a lifetime mortgage to understand the features and risks, ask for a personalised illustration

PERSONAL PROTECTION

As they say, what can go wrong will go wrong. And it may be serious enough to reduce your legacy to your family and heirs. With personal protection, you will know that, whatever happens, your legacy is safe.

LIFE INSURANCE

Life insurance will give your family security when you die. Alternatively, a fixed-term policy will provide a substantial sum on your retirement. We are insurance experts and, with our impartial advice, you will find the right policy.

► CRITICAL ILLNESS COVER

Each year, a million UK workers stop work because of serious injury or sickness. The impact on them and their families can be permanent. If the worker is a business owner or key manager, the damage affects many more people. It makes sense for you, your family, and your colleagues if you have insurance. What should it cover, and what is a reasonable cost?

► INCOME PROTECTION

Income protection cover, also called permanent health insurance, provides a regular income if illness or disability stops you working. Unlike critical illness cover, which delivers a lump sum, its payments continue until you resume work or, if the illness or disability is permanent, until you retire.

Bespoke advice on such specialised insurance policies is everyday work for us. Tell us what you need and we will suggest the most effective solution.

► PRIVATE MEDICAL COVER

Don't assume the NHS can handle all of your medical needs. It can, but not all needs are equal, especially not the non-essential ones. You could wait many months to fix a bad knee or an offbeat heart. Work and family life may suffer.

Need a break from work pressures? The NHS won't pay for a spa but private medical insurance can cover that and more, with access to the best care.

Talk to Fusion Financial. You will get sympathetic and impartial advice that delivers the medical policy you need.



* The plan will have no cash in value at any time, and will cease at the end of the term. If premiums are not maintained, then cover will lapse

The policy may not cover all definitions of a critical illness. For definitions of illnesses covered please refer to the Key Features and Policy Documents

CASH-FLOW MODELLING

Even if you have a grip on your finances, you can be caught out by a big bill. What if you could map your entire financial life - when each demand is due, how much, and what income you have to pay it? That's what Fusion Financial can do. We combine our technology with our multi-disciplinary skills and experience to deliver a detailed model of your lifetime income and expenses.

► INCOME FORECASTS

Our technology crunches a massive range of data to calculate the likely path of your future income. We start by discovering your financial and personal circumstances in as much detail as possible, then draw up the numerous assumptions on which the tech will base its forecast.

All of that is collated and modelled to give a lifetime cash-flow picture, including 'what-if' scenarios that flag the kinds of surprises you may encounter.

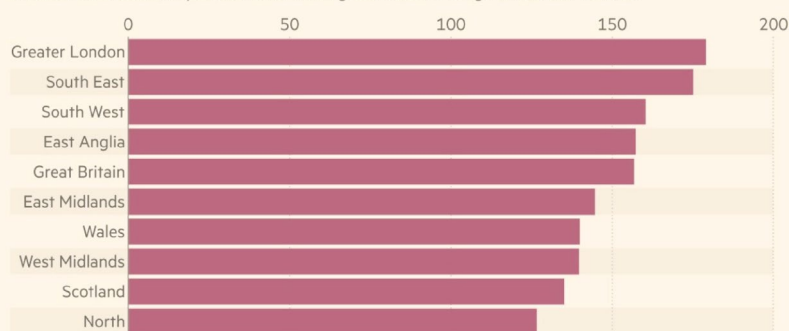
We review the model periodically with you to ensure it is up-to-date. You will be prepared for any eventuality - and we'll be there to help.

► MORTGAGE REPAYMENTS

These are straightforward for a single loan. But what if you have more than one? What if they are tied to a buy-to-let portfolio? What if you re-mortgage or make an offset arrangement? All of these complications can be modelled.

Private school fees

Total cost of a child at a private school from age five (2003) to age 18 (2016), (£ '000)



► EDUCATION FEES

If you plan to educate your children privately, we may already have helped you find a suitable investment programme to pay the cost, but you need to be sure it has kept up with constantly-rising school fees. Our cash-flow model will help do that, even for several children in different schools. If they are bright enough to win a university place, it will allow for that also.

► 'BIG-TICKET' EXPENSES

Does your daughter want a big wedding? Does your wife want a grand party for your 25th wedding anniversary or landmark birthday? Do you want to buy a yacht or go on a luxury world cruise?

Don't let those dreams be soured by money worries. With a Fusion Financial cash-flow model and our always-available expert advice, you can make them real – on time and in comfort.

BUSINESS PROTECTION

If your financial foundation is your business, its health and security should be protected as fully as yours. Fusion Financial is part of a group that has won awards for its insurance and other services to SMEs like yours. Our impartial and knowledgeable advice can help you select the best on offer.

► STAFF HEALTH/ LIFE COVER

Have you ever said your staff are your firm's most valuable asset? With unbiased advice from our specialists, you can make that claim real.

Armed with close knowledge of your firm, we will help you select a plan that will ensure your employees are suitably covered for health and life insurance at a cost that makes sense. They will love you for it.

With staff that are proud and happy to work for you, you will have a stronger business as well as the best-possible foundation for your own happiness.

► SHAREHOLDER COVER

In a private firm, the death of a shareholder can be a major crisis. Without an effective plan, their equity will be part of their estate, passed to heirs who may have no interest in your firm. They might even be a threat. Even if other shareholders are willing to buy their late colleague's equity, they may be unable to raise the money or be frustrated by probate delays.

A well-structured shareholders' agreement will include a succession plan that caters for these hurdles. However, it won't provide money to fund an equity handover.

That's where shareholder cover comes to the rescue. It will provide immediate cash for the purchase of the shares on a previously-agreed valuation basis, ensuring both continuity for the firm's management and fair treatment for the dead shareholder's heirs.

Talk to Fusion Financial. Our market knowledge and impartial advice will help you find the cover that gives you and your shareholders peace of mind at reasonable cost.

► RELEVANT LIFE

A Relevant Life Policy is a tax-efficient alternative to a "death in service" benefit that allows you to pay your key employees' family a cash lump sum if they die while employed by your company.

► KEY PERSON COVER

Key Person cover is life insurance taken out by a business on the life of a crucial person in the business. It can include critical illness cover. The policy is paid directly to the company or partners.

** The plan will have no cash in value at any time, and will cease at the end of the term. If premiums are not maintained, then cover will lapse.*

The policy may not cover all definitions of a critical illness. For definitions of illnesses covered please refer to the Key Features and Policy Documents.



That our reputation is so strong is wholly the result of our clients' successes, making us, in effect, a true stakeholder in each person or business we advise.

Fusion Financial Ltd is an appointed representative of The On-Line Partnership Limited which is authorised and regulated by the Financial Conduct Authority.

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