

# financial services



## pension planning

Pension planning has caused concern for many individuals for a long time. What is the best type of pension? How should a pension fund best be invested? How much does a pension need to provide for retirement? These questions and many more create a climate of uncertainty for all when planning for retirement.

Now (not tomorrow) is the best time to plan for retirement.

Expert and independent advice is vital on such areas as...

- starting a pension plan;
- pension transfers;
- self invested pension plans (SIPPs) ;
- small self administered schemes (SSASs);
- executive pension planning (EPP);
- group personal pensions;
- making the most of benefits after retirement;
- how will "A Day" (6th April 2006) affect pensions, and;
- making the most of pension benefits after retirement.

Dains Financial Services Ltd are independent financial advisers (IFA's) or planners. We are not restricted to the products of one company, or even to a limited panel of providers. This means that we can provide "whole market" advice and are absolutely committed to the principles of genuinely independent financial advice.

We are concerned about helping our clients to adequately plan their finances, and put in place workable strategies to achieve their goals. You should not therefore expect a quick sale, rather the beginning of an ongoing financial planning process, where we work with you as your circumstances change. We provide carefully researched, impartial advice on pensions, bonds, life, health & medical insurances, long-term care plans & Inheritance Tax schemes.

To arrange an initial free consultation please call or contact us at [dfs@dains.com](mailto:dfs@dains.com).

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