

THORNTON ASSOCIATES LTD **CHARTERED FINANCIAL PLANNERS**

Possibly the most important decision you can make is to seek advice on your finances.

What's the second? Choosing the right financial adviser.

Choose wrongly or not at all, and you may regret it.

I don't need a financial adviser I haven't got any money to invest.

At 18 starting contributions of £50 a month to a pension can make a massive difference to you in later life. Ask anyone over 40...

Whether you are 18 and just starting out on your career or you are an experienced professional you want to know that your income is working as hard as it can for you and that you are protected from any unexpected events.

I already have a great package from my employer, health benefits, sick pay and pension contributions.

Are all companies able to provide these benefits? Are you planning to stay with the same company until you retire? What happens if you find a job that is perfect for you but doesn't include these benefits? What happens if you decide to stay with your employer and they are no longer able to provide these benefits in the current economic climate?

Protection products are vital to ensure you sleep well. How many people do you know have unexpectedly fallen ill and are unable to work? They still have all the same bills to pay but no income. What would you do?

The earlier in life you set up protection products the less they cost.

I am moving to the island, and I already have a financial adviser.

We are experienced in advising new clients moving to (and from) the island. The Isle of Man is unique in its financial and tax systems, which is why it is important that you seek specialist advice. We will be happy to work in partnership with your existing adviser.

I have just been made redundant, I haven't got any income.

Redundancy packages generally offer a lump sum amount that most people won't have the opportunity to receive again. It can be overwhelming and confusing trying to decide what to do with it. We can review your current financial circumstances and objectives and talk you through your options so you can look at the whole picture and make informed choices that you can feel confident about.

I will be retiring in a few years.

Great! No more work for you.

Do you know how much income you will receive in retirement?

Do you know how much you will receive as a basic state pension?

Do you know how much you need to live on in retirement? More importantly, will you run out of money before you run out of life?

Do the answers to these questions surprise you?

Ok well we have a few years to go yet. We will look at your current financial situation and find out where you want to be and assist you in achieving it, making the most of what you've got.

Why should I choose Thornton Associates Ltd?

Independence

Firstly, we are independent. This means that we are not limited in the product providers we can recommend to you which is in direct comparison to a tied agent who can only offer their own products which limits your options.

Knowledge

We are the Isle of Man's first and only Chartered firm of Financial Planners which basically means that we have satisfied rigorous criteria relating to professional qualifications and ethical good practice. (There are no further qualifications achievable in our particular field of expertise (although Sharon is still doing more exams just for the fun of it!))

Treating Customers Fairly

The vast majority of financial advisers in the UK work within a commission based model. This means that in order for them to be paid for their advice they must sell a plan or policy to a client. We offer a fee-based service and will tell you what fees we would charge and whether any commission can be offset against these after a free initial discovery meeting. There will be no hidden commission payments.

Simple and Achievable Financial Plans

We don't just look at one product we apply a holistic approach to your current circumstances and together we will plan how you can achieve your goals. We ensure our clients, their families, and businesses are kept up to date as their circumstances, goals and the financial world changes.

Professional Colleagues and Contacts

We have an excellent network of professional services suppliers that has been built up over years. This ensures we can provide 'joined up' thinking. Financial planning works best when all aspects can be balanced to provide the optimum solution to your needs – this is our aim.

We don't just look at one product we apply a holistic approach to your current circumstances and together we will plan how you can achieve your goals.

Whatever your age or current financial circumstances we will help you

BUILD

MANAGE

PROTECT

YOUR WEALTH.

Please feel free to contact us on 01624 852070 or visit our website www.thorntonfs.com.



Sharon Sutton
APFS Chartered Financial Planner