

# MORFITT & TURNBULL

*(Management Services) Limited*

## Investment and Tax Planning

### Morfitt & Turnbull (Management Services) Ltd - The History

The Company was founded over 45 years ago, having been originally established in October 1971 as a financial advisory company interacting with other similar standing professionals, i.e. accountants, solicitors and stockbrokers, to offer their clients a professional service, the emphasis being on service!

The personnel have changed but the business model remains the same - prudent financial management, emphasis on service to both the client and the professional, two distinct parts to the business being investments and pensions - with some enhancements along the way.

We have many long-standing clients and professional connections still in place, which reaffirms our belief that we provide a quality service to all.

In this factsheet we consider:

### Investment and Tax Planning

The aim of investing is to match assets with your risk tolerance and hopefully see those assets grow.

If you have either income or growth needs, or a combination, this will be factored in. We always bear in mind the necessity to minimise tax with our suggestions and we do so by using such vehicles as:

- ISAs - both cash and investment
- Investment Bonds - onshore and offshore
- Open Ended Investment Companies (OEICs)
- Unit Trusts
- Investment Trusts
- Shares (we use the services and advice of Charles Stanley stockbrokers)
- Exchange Traded Funds (ETFs)
- Property Authorised Investment Funds (PAIFs)

We will send to you a four monthly valuation and make recommendations when we feel that a change is needed to meet your financial goals. If those goals change we will endeavour to match the portfolio to suit them.

We also provide all the necessary tax information to your accountant with regards to the portfolio to enable them to complete your tax return. Whether you require a high or low risk portfolio, or wish to make 'green' investments, we will accommodate your request.

Additional tax planning will be incorporated in a bespoke manner appropriate for each individual's personal circumstances, for example use of tax allowances, reliefs and trusts.

Please contact Gareth Shaw on the number below to arrange an initial meeting.