

# MORFITT & TURNBULL

*(Management Services) Limited*

## Protection

### 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:

### Protection

Financial protection is needed for a variety of circumstances from both a personal and corporate perspective.

For an individual we will consider the stage of life they are at, their liabilities and the potential beneficiaries. There are a number of solutions available and we can provide information and advice in the following areas:

- Term assurance
- Mortgage protection
- Whole of life assurance
- Critical illness cover
- Income protection
- Private medical insurance

We will also look at the tax implications and whether they should be held in trust.

A business will also need to have provision in place depending on its structure and we can give guidance on the following:

- Key person insurance
- Shareholder protection
- Partnership protection
- Loan protection

With all of these arrangements we will have a close working relationship with your solicitor, if necessary, throughout the process to give you a comprehensive and cohesive approach in finding the right solution for you. We also appreciate that as time goes by both personal and corporate situations change so a long term relationship is sought to provide assistance and alterations when needed.

Please contact Stuart Tabcart on the number below to arrange an initial meeting.