

Your financial affairs in a safe pair of hands

Corporate Planning Opportunities

NLP Financial Management Limited is a boutique firm of Independent Financial Advisers, that offers a rare mix of financial planning and portfolio management services designed to ensure that clients receive holistic advice for every aspect of their financial affairs.

Our menu of services include a comprehensive corporate planning package, as follows.

Employee Benefits

- Stakeholder Pensions
- Group Pension Plan & Auto-enrolment
- Salary Sacrifice Arrangements
- Private Medical Insurance & Dental Insurance
- Death in Service
- Financial Surgery for Staff

Directors' Benefits

- Relevant Life Cover
- Directors' Pensions, SIPP's & SSASs
- Shareholder & Partnership Protection
- Personal Financial Review

Company Benefits

- Key Person Cover
- Income Protection
- Cash Planning

A brief description of each service is provided overleaf. For more information visit our website www.nlpfm.co.uk, or contact one of our consultants.

NLP Financial Management

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NLP Financial Management Limited is authorised and regulated by the Financial Services Authority.

Employee Benefits

Stakeholder Pensions

Stakeholder pensions are a popular (in some cases mandatory) staff benefit. Regular employer contributions can be made as part of staff benefit packages. We can help set up pensions and assist with the ongoing administration.

Group Pension Plan /Auto-enrolment

For companies with typically more than 5 employees, a group pension scheme will greatly reduce the administration required to add and remove members, as well as increase and decrease regular contributions. Auto enrolment will soon make it mandatory for employers to provide a pension for their staff.

Salary Sacrifice Arrangements

Rather than an employee making pension contributions from their income, the employer could make a larger contribution in exchange for a reduction in the employee's salary. This saves on both employee and employer National Insurance, part of which can be passed on to the employee by way of a higher pension contribution.

Private Medical Insurance (PMI) / Dental Insurance

Private medical insurance is a relatively low cost employee benefit that has a high-perceived value. Our subsidiary company, Get Private, reviews the market for the most competitive quotes, often substantially reducing annual renewal premiums for companies with existing PMI plans.

Death in Service

Many employers offer 'death in service' policies to their employees – a lump sum payable to an employee's family upon their death – as part of a competitive benefits package. Four times salary is a common death benefit offered under these schemes.

Financial Surgery for staff

One of our consultants can spend time at your offices offering financial advice to interested employees as part of a 'financial surgery'. This is an attractive employee benefit in these times of austerity.

Directors' Benefits

Relevant Life Cover

An employer funded life insurance policy that is tax efficient. Premiums are often tax deductible and the benefits are tax-free. This can provide premium savings of up to 50% for a higher rate taxpayer when compared to paying life insurance premiums out of personal income.

Directors' Pensions / SIPP's / SSASs

For higher earners, increased investment flexibility may be required within their pension plan. It is important to optimise pension contributions for tax relief purposes, and then to ensure that the pension plan utilised is suitable for an individual's investment and income needs.

Shareholder / Partnership Protection

Life insurance policies can be held in trust on behalf of shareholders or partners so that in the event a shareholder / partner dies or suffers a critical illness, funds are available to repurchase the shares or buy out the share of the partnership from the deceased's estate.

Personal Financial Review

In addition to the employee financial surgery, we can provide a comprehensive one to one session with directors to review their financial affairs. Specific areas can be covered in detail, such as investment, pension, or estate planning.

Company Benefits

Key Person Cover

Key Person Protection (Profit Protection) helps safeguard a business against the financial effects of death, terminal illness, or critical illness of a key person. The policy will pay out a lump sum to the business to cover the loss of profit / turnover caused from reduced sales, recruitment costs, disruption of development plans, or increased workloads for the remaining workforce.

Income Protection

Income protection policies for key personnel will provide a regular income to the company to provide the resources to continue to pay the employee whilst absent for work due to ill-health, or for any other purpose as it sees fit. Premiums may be tax deductible as a business expense.

Cash Planning

Companies often have cash reserves earning little or no interest. We regularly research the cash deposit market for the best rates to help make the available cash generate a competitive return. Offshore Bonds can in certain circumstances also be utilised to defer tax on bank interest until the funds are required.