



**thomascarroll**  
INDEPENDENT FINANCIAL ADVISERS LTD

## Financial Planning

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e [ifa@thomas-carroll.co.uk](mailto:ifa@thomas-carroll.co.uk)

w [www.thomascarroll.co.uk](http://www.thomascarroll.co.uk)



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We provide our clients with a **proactive** service built on **professionalism, integrity and expertise.**

# Independent Financial Planning for You & Your Business

- ▶ **From private individuals to businesses and organisations in all sectors, we provide our clients with a proactive service built on professionalism, integrity and expertise.**

With over 40 years' experience, our client-focused ethos has resulted in strong and long lasting relationships which have seen our award-winning team grow from strength to strength.

In recent years we have moved closer to our clients, opening local branches in Swansea, Pembrokeshire, Hereford and London, in addition to our head office near Cardiff.

Whether you need personal advice around retirement, investment and tax planning or are looking for a rewarding and cost-effective employee benefits package for your workplace, we can offer a practical solution.



**Mark Eedy**  
*Managing Director*

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*We are very pleased with the level of service and professionalism shown by Thomas Carroll since we started our partnership.*

**David Stockley**  
Brecon Carreg



# Our Services

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▶ **We recruit, develop and retain talented local experts who operate at the peak of their profession and we believe our team is our greatest asset.**

Our people work hard to understand your personal and business needs. We ensure that you, your employees, assets and liabilities are taken care of at all times.

Here are some of the services we can offer you.

## CORPORATE FINANCIAL ADVICE

Employee benefits

Workplace pensions & auto enrolment

Health & well-being

Business protection

Trustee advice

## PERSONAL FINANCIAL ADVICE

Retirement planning

Investment management

Tax planning

Family protection

Healthcare

Trust planning

# The Benefits of Working with Us

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## Chartered Status

We hold Chartered status which is only achieved by companies who demonstrate commitment to maintaining the highest standards of technical competence and ethical conduct.

What does this mean for you?

The Charter is seen as a kitemark for trust and quality, which ensures you receive the highest standard of advice available.

It is reassuring to know that your affairs are looked after by an established firm, operating at the top of its profession.

## Independent Advantage

Our independence ensures that we always have your best interests at heart.

You can rest assured that our advice is objective and impartial in all areas of our business and in the regions we operate.

## Award-Winning

Our UK industry awards give you the assurance that Thomas Carroll is a successful company of national reputation.

## IFA Firm of the Year

At a prestigious financial services awards ceremony, Thomas Carroll Independent Financial Advisers were recently named UK Firm of the Year. This latest accolade represents the team's sixth industry award in recent years.

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*I enjoy sound advice delivered in a way that cuts out the mystery and jargon. The service is excellent and no matter who I speak to, I feel that I am a valued, long standing client.*

**Rob Burnett**

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# Corporate Financial Advice

- ▶ **Whether you are a public or private company, a pension scheme trustee or a professional partnership, our team of specialist advisers can help you and your employees to find optimum financial solutions.**

You have the benefit of an experienced team actively managing your financial affairs to help your business grow and prosper.

## Employee Benefits

The real challenge for employers is how to develop the best possible benefits programme within the budget available and then ensure it is communicated effectively to the workforce.

Too few employees understand what their employer provides over and above their salary. This undermines their ability to protect their health and wealth now and in retirement.

To increase awareness of the additional benefits you make available to your employees, Thomas Carroll can help you select the most appropriate communication channels both online and offline.

Our experienced team will work closely with you to develop an employee benefits programme tailored to your needs, including any of the following;

- ▶ Pensions & auto enrolment
- ▶ Critical illness insurance
- ▶ Death In Service schemes
- ▶ Private medical insurance
- ▶ Income protection
- ▶ Hospital cash plans



*The benefit of working with Thomas Carroll is that I have experts that I can call upon at any time and always receive sound advice.*

**Andrew Housley**  
Eurogroup



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## Pensions & Auto Enrolment

To equip you with the information you need, we have developed a step-by-step guide to help you understand your auto enrolment obligations. If you are not playing your part as an employer, you will face penalties imposed by The Pensions Regulator.

You are now required to comply with the Government objectives for scheme governance, including The Pensions Regulator's six principles of good member outcomes. This is an important part of auto enrolment legislation and is vital to its future success.

Despite the introduction of auto enrolment, other types of pension schemes will continue to run, particularly those for management and executive employees. We have specific expertise around these more complex schemes and can offer a personal financial planning service to your key employees.

## Health and Well-being

A **Death In Service** scheme can provide employees with a substantial level of financial protection without medical evidence. The cost is usually low and the benefit is much appreciated by employees and their families.

**Income protection and critical illness schemes** are designed to help employers manage long-term sickness absence more effectively. By providing a guaranteed income or lump sum for employees who are unable to work as a result of illness or injury, an employer can help to support them financially through what can be a stressful time.

**Private medical insurance (PMI)** represents a popular and attractive benefit for both employer and employee. It is an effective way to help manage absenteeism and protect your company's most valuable asset. NHS waiting lists can be avoided, so treatment and consultations can be arranged at the optimum time.

A lower cost **hospital cash plan** is a good way to help your employees budget for essential, everyday health costs such as dental and optical expenses, as well as providing access to valuable health and well-being services.



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*Thomas Carroll  
IFA provide a very  
professional, friendly  
and helpful service.*

**Chris Williams**  
Biotage



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## **Business Protection**

In the event of the retirement, death or critical illness of a shareholder or partner, the remaining business owners will need to retain control and assign fair value. Business protection insurance provides the remaining owners with the ability to purchase the business share from the retiring or deceased owner's estate.

The loss of a key person can also cause challenges for a business, including the loss of relationships, professional expertise and the cost of recruiting a replacement.

We can help you protect the future and longevity of your business by putting insurance measures in place to alleviate the financial burden following the loss of a business owner or key employee.

## **Trustee Advice**

Many employers offer their employees an opportunity to save for their retirement through an occupational (or company) pension scheme. Those employees who join the scheme need to have confidence that it is being well run.

The role of pension scheme trustees is very important in ensuring that the scheme is run honestly and efficiently, in the best interests of the members.

We offer a complete consultancy service to pension scheme trustees, including suitable referrals if necessary.



*We have no hesitation in recommending Thomas Carroll for their knowledge and expertise when setting up or reviewing a pension scheme or any employee benefit arrangements.*

**Alan Virgo**  
Brickability Limited



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# Personal Financial Advice

- ▶ **Our wealth planning and investment team will ensure you receive the highest standard of advice from leading experts.**

Together we will understand your requirements and agree which investment proposition best serves your interests and future aspirations.

## Retirement Planning

With more employers now providing workplace pensions, individuals are becoming increasingly aware of the importance of saving enough for retirement. There is now more flexibility and tax efficiency when pensions come into payment, which has made them an attractive financial planning tool.

It is as important as ever to plan for your future and understand how you will achieve your desired standard of living after retirement.

We can help you work through complex and evolving legislation to meet your retirement and investment goals.

## Investment Management

The right investment portfolio will be designed to reflect your attitude to risk and your tax position. It should also meet your requirement to generate income, growth or a combination of both.

Your investment portfolio requires good, tax efficient returns and diversification to protect against pitfalls. The investment portfolio is tailored to your circumstances.

Our Investment Management Service includes:

- ▶ A designated investment adviser to provide you with continuity of service
- ▶ An assessment of your investment objectives and attitude to risk
- ▶ Construction of an appropriate portfolio of investments
- ▶ Regular reviews of your investment portfolio and financial goals
- ▶ Liaison with your other professional advisers
- ▶ Regular advice bulletins



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*I have had an excellent working relationship with Thomas Carroll for many, many years.*

**Garry Couch**

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## Tax Planning

An important part of financial planning is to consider the impact of taxation. We can help you make full use of tax efficient strategies, to mitigate the impact of Income Tax, Capital Gains Tax and Inheritance Tax.

An effective tax planning strategy uses lawful reliefs and allowances to minimise the amount of tax you have to pay. We will assess your financial situation and look at your financial goals to help come up with a suitable solution. We have access to specialist tax planning schemes and can work with other professional advisers to ensure the optimum outcome for you.

## Healthcare

Private medical insurance provides you with reassurance that you and your family will receive private medical treatment, without having to wait for the NHS.

Thomas Carroll Independent Financial Advisers can recommend cover for individuals or families tailored to meet your specific requirements.

## Family Protection

If your family depends on your income, life assurance will ensure your mortgage and other living expenses are taken care of when you are no longer around to support everyone.

In the event of an illness or injury, income protection will provide invaluable security for you, whether or not you have children or dependents. If you are self-employed you will need to consider how you would fulfil your financial commitments. As an employee, you will need to understand your employer's policy on sickness leave.

You can be assured that we will discuss all of your options and provide a solution that is based entirely on your needs.

## Trust Planning

Being a trustee is often an effective way to help a friend or family member. It means you take responsibility for money that has been set aside in a trust for someone else. You will manage the money on their behalf, use it only in their best interests and obey the rules of the trust.

Thomas Carroll Independent Financial Advisers offer a complete financial management service for trustees, including:

- Inheritance Tax trusts and planning
- Family and will trusts
- Pensions advice
- Trustee investments



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*The team at  
Thomas Carroll  
have always looked  
after my interests.*

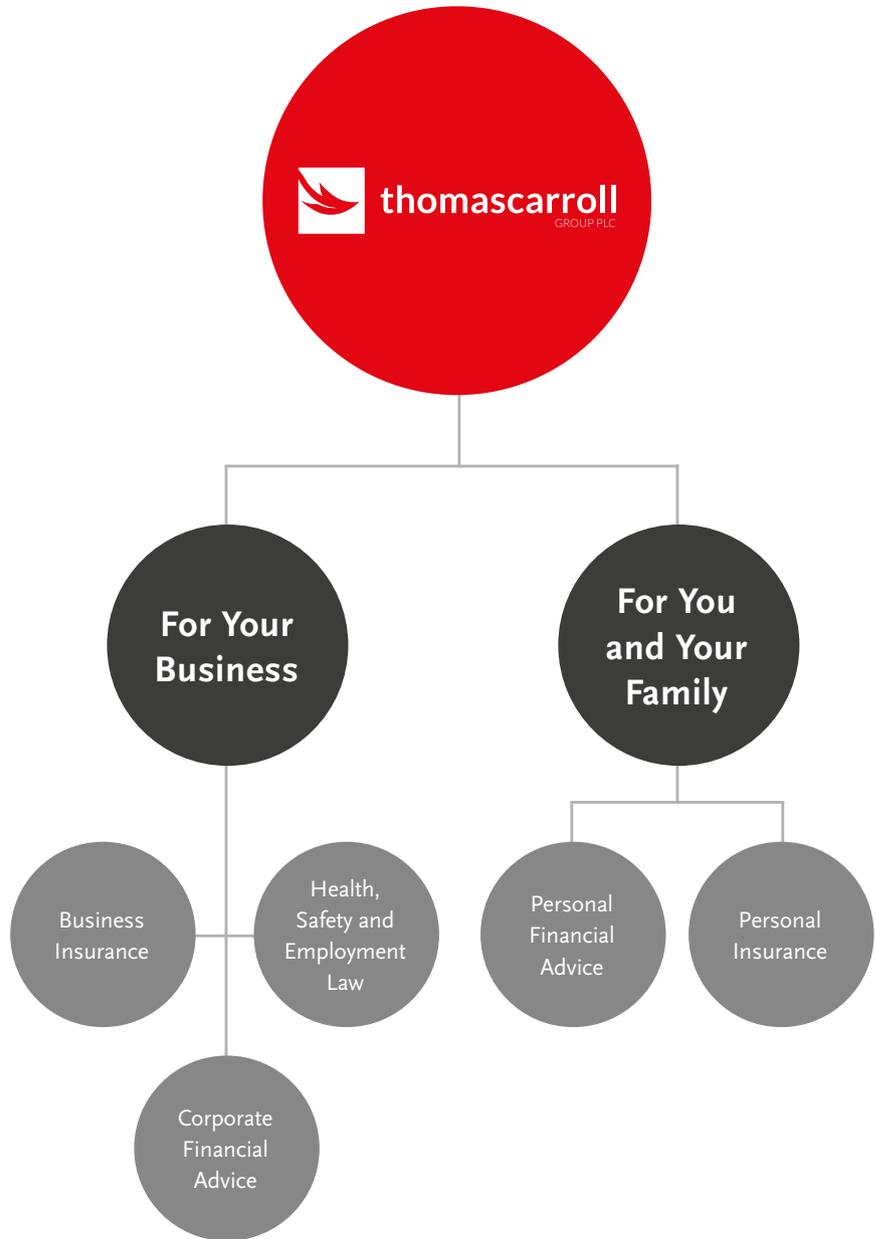
**Joe Ford**



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# Enjoy our Group Approach

As a client, you can enjoy access to a family of integrated services provided by Thomas Carroll Group plc.



# For You and Your Business

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## **Business Insurance**

As one of the UK's leading insurance brokers, we provide you with a bespoke insurance solution, whatever the size of your business or the complexity of your risks.

Our chartered and award-winning insurance teams provide proactive market knowledge to protect your interests and pre-empt potential problems.

## **Health Safety & Employment Law**

Our management services team offers leading health, safety and employment law consultancy. Working with private and public sectors, our innovative approach will provide you with confidence to deal with the management of health and safety effectively.

From recruitment to exit interviews, our employment law and HR service will dovetail with your existing arrangements and allow you to manage personnel efficiently.

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## **Personal Insurance**

We provide a complete Chartered personal insurance solution for you and your family and have been managing personal insurances for directors, business owners and employees for many years.

Club Signature is a high value insurance service designed by Thomas Carroll for individuals whose financial position and lifestyle require high levels of tailored cover.



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# Contact Us

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## Further Information

We would welcome the opportunity to meet you and discuss, without obligation, the support that you need.

To find out more about our services or to organise a preliminary meeting, please contact one of our consultants.



### Mark Eedy

t. 029 2085 5245  
m. 078 7966 5610  
e. [mark.eedy@thomas-carroll.co.uk](mailto:mark.eedy@thomas-carroll.co.uk)



### Stephen Francis

t. 017 9270 4306  
m. 077 7165 2972  
e. [stephen.francis@thomas-carroll.co.uk](mailto:stephen.francis@thomas-carroll.co.uk)



### Peter White

t. 029 2085 3736  
m. 077 3330 3855  
e. [peter.white@thomas-carroll.co.uk](mailto:peter.white@thomas-carroll.co.uk)





**thomascarroll**  
INDEPENDENT FINANCIAL ADVISERS LTD



### Caerphilly Office

Pendragon House, Crescent Road  
Caerphilly CF83 1XX  
t +44 (0)29 2088 7733

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### Swansea Office

Elm House, Tawe Business Village  
Enterprise Park, Swansea SA7 9LA  
t +44 (0)1792 795 265

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### Pembrokeshire Office

17 Victoria Place, Haverfordwest  
Pembrokeshire SA61 2JX  
t +44 (0)1437 776 775

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### Hereford Office

Broadway House, 32 – 35 Broad Street  
Hereford HR4 9AR  
t +44 (0)1432 359 500

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### London Office

Green Park House, 15 Stratton Street,  
London W1J 8LQ  
t +44 (0)20 3036 0232

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e [ifa@thomas-carroll.co.uk](mailto:ifa@thomas-carroll.co.uk)

w [www.thomascarroll.co.uk](http://www.thomascarroll.co.uk)