

OUR GUARANTEE

We are an experienced established Broker who has a thorough understanding of the market, your needs, and individual requirements. We are committed to treating our customers fairly and offer a service that is both professional and friendly. In addition to ensuring that we provide you with the most appropriate advice, we also guarantee that should you decide to change products, provider or wish to make a claim, you will not be submitted to any unreasonable barriers.

We pride ourselves on the fact that we have long standing relationships with many of our customers, whom we've helped many times over. Our experience and the fact that we will take much time understanding your needs will enable us to find the most appropriate solutions for you.

IFM don't just want to help you on just one occasion we work hard to provide you with a service for life. Don't forget we are regulated and authorised by the Financial Services Authority (FSA) and adhere strictly to their rules and regulations.

We look forward to hearing from you.



**IndependentFinancialMatters
Ltd**

6 Ambassador Place Stockport Road Altrincham Cheshire WA15 8DB

Independent Financial Matters Limited is authorised and regulated by the FSA for the provision of investment and pensions advice. Independent Financial Matters charges for its services and details can be found in our Keyfacts about services document, which is available on request.



PENSION AND INVESTMENT ADVICE



***Unite has facilitated the provision of
independent financial advice
through
Independent Financial Matters Ltd***

WHO ARE WE?

Independent Financial Matters (IFM) is a firm of independent financial advisers who specialise in providing clients with advice across a broad spectrum of investments and other financial matters. We have relationships with all the key institutions that offer such products and as such we have access to all these investments.

Given that we are regulated by the Financial Services Authority (FSA), it is essential to us that our team of advisers are fully qualified and have many years of experience; this experience and in-depth knowledge of the market has enabled us to offer sound advice and thus build long term relationships with our clients.

We are committed to understanding our clients needs and expectations, this commitment means that we will always endeavour to act in your best interests at all times.

HOW CAN WE HELP YOU?

Redundancy Counselling:

The threat of redundancy naturally causes concern and uncertainty about the future. We at IFM understand this better than most; as such we have helped many of our clients through this uncertainty and have assisted them on a practical level through this process.

To help you to cope we offer Redundancy Counselling. What does this entail? Well, we offer financial advice which may range from anything such as tips on how to save money to thoughts on where to invest any severance payment that you get, and importantly what you should do with regard to your pension.

Our clients have found this service a valuable crutch and guide through unpredictable times.

PENSION PLANNING:

Our Pensions Planning advice is geared to ensure that you make the best choices regarding your pension arrangements. So whether you are saving for your retirement, have a number of pensions that need reviewing, or you are about to retire and take your pensions benefits; then our team of advisers will gladly review your circumstances to ensure that you have the best arrangements in place.

SAVINGS AND INVESTMENTS:

Here at IFM in addition to our other services that we provide we also offer advice on a wide range of investment and savings plans. It is our aim to ensure that we understand what your needs are and what your attitude is towards investments and savings.

We will also review your taxation situation and what income requirements you may have. This review will then provide us with a clear picture of what investments and savings plans will best suit your needs, and provide you with the best return.

Here are a few of the areas that we specialise in:

- Investment Trusts
- Unit Trusts
- Investment Bonds
- ISAs
- Open Ended Investment Companies

**If you are interested in any of
our services, please do not
hesitate to contact us:**

Telephone:

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or email:

unite@independentfinancialmatters.com

Text:

UNITE to 60777