

INSURANCE

Free initial consultation.

We offer a fixed fee service for arranging term assurance life cover, critical illness cover, income protection.

The fixed fee we charge is £500 for each contract of insurance we arrange for you. The fee is payable when you return the fee agreement to us instructing us to arrange your insurance and the payment is for completing your insurance fact find confidential review, conducting research and recommending an insurance for you, and administrating your insurance application. We reserve the right to vary our fee with individual customer agreed remuneration if your insurance requirements are unusual or particularly complicated.

Any commission for the insurance will be refunded to you.

The insurance could be:

- Mortgage protection
- Family protection
- Personal protection
- Key man cover

INDEPENDENT FINANCIAL ADVICE

Harvest Financial Management

Terminal House
Station Approach
Shepperton
TW17 8AP

Office: 01932 252 900

Mobile: 07885 959 377

email: harvestfm@btconnect.com

www.harvestfinancial.co.uk

INDEPENDENT FINANCIAL ADVICE

Harvest Financial Management



Our range of services includes
fixed fee with
commission refunded

Ask for details or see our website

www.harvestfinancial.co.uk

Tel: 01932 252 900

Life Cover



Investment



Mortgages



Equity Release



Pensions & Annuities

EQUITY RELEASE

Free initial consultation

Equity release refers to ways in which older homeowners can use their home to generate income or lump sums.

Ask for a free guide to equity release.

Equity release includes home reversion plans and lifetime mortgages. To understand the features and risks ask for a personalised illustration.

If we are instructed for equity release we charge a fee of £500 and we accept commission from the home reversion plan or lifetime mortgage provider. Alternatively you could pay us a fee which would typically be £1,500.

We can arrange a meeting at the office or at your home by appointment.

You deal directly with the principal who is qualified to advise on equity release and associated financial matters.

PENSIONS

Free initial consultation.

We are whole of market pension advisers.

We can advise on and arrange pensions for individuals and small group schemes for limited companies.

If you already have a pension plan and do not have an adviser you may be able to appoint us as your adviser and service agent. We will agree the level of service you require and our remuneration.

MORTGAGES

Free initial consultation

We offer a fixed fee service for arranging mortgages.

The fee is 0.50% of the loan amount, for example £500 for a £100,000 mortgage, half payable when you return the fee agreement to us instructing us to arrange your mortgage and half payable by deduction from your mortgage advance on completion.

The payment is for completing your mortgage fact find financial review, conducting research and recommending a lender for you and administering your mortgage application from submission to completion.

Any commission for the mortgage will be refunded to you.

Your home may be repossessed if you do not keep up repayments on your mortgage.

ANNUITIES

Free initial consultation.

Open market option.

If you have a personal pension and are close to taking the benefits, your pension company may offer you an annuity. Open market option means you may buy your annuity from another company.

You might be able to obtain a larger annuity than that offered by your pension company. We can show you what is available.

We will agree how we are paid for this service at the first meeting at our office.