


Morgan
Fitzgerald
Financial Management

[click here to view
pension audit e:brochure](#) 



Morgan Fitzgerald is a financial management company, which has evolved through listening and responding to existing client requests, to offer a wider range of services from one trusted source.

Combining over 50 years of business experience, our team at Morgan Fitzgerald is qualified to address your every requirement for future financial planning, security and protection.

In the main, we offer financial services to the public, business owners and company directors just like you, relating to your existing and future pension and investment provision.

Morgan Fitzgerald is directly authorised through the Financial Services Authority.

Our company is accredited with Personal Pension Transfer Status "PPTS".

We have a special phrase that we use,

we call it:

“wealth
planning”



understanding : your concerns

Our sole purpose when meeting a new client is to understand what questions or concerns you may have.

Your concerns may be about your existing plans or commitments, or confidence in general in whoever is looking after your interests.

By giving us enough information about your concerns, we will be able to illustrate how we can help you. Allow us to present our findings, along with recommendations for improvement.

Wouldn't it be reassuring to know that you have at least explored all the options that are open to you?

In a report recently published, which was commissioned by the government to look into pensions, it states; that 93% of people who have a pension, would benefit financially, by talking to an independent adviser about the recent and forthcoming changes in legislation relating to how pensions operate.

Those individuals that would benefit the most are people whose existing schemes have been running for more than 5 years.

*“We realised there was more to
planning our future
than just saving money”*

commitment : to our clients

Once you become a client of Morgan Fitzgerald, it does not stop there. Your fund portfolio will be monitored frequently using the latest technology specifically tailored and designed to meet the stringent professional requirements of the Morgan Fitzgerald team.

Subject to your wishes, we can offer full servicing on all your financial commitments, so that when changes need to be made, they are all done from one point of contact, one trusted source.

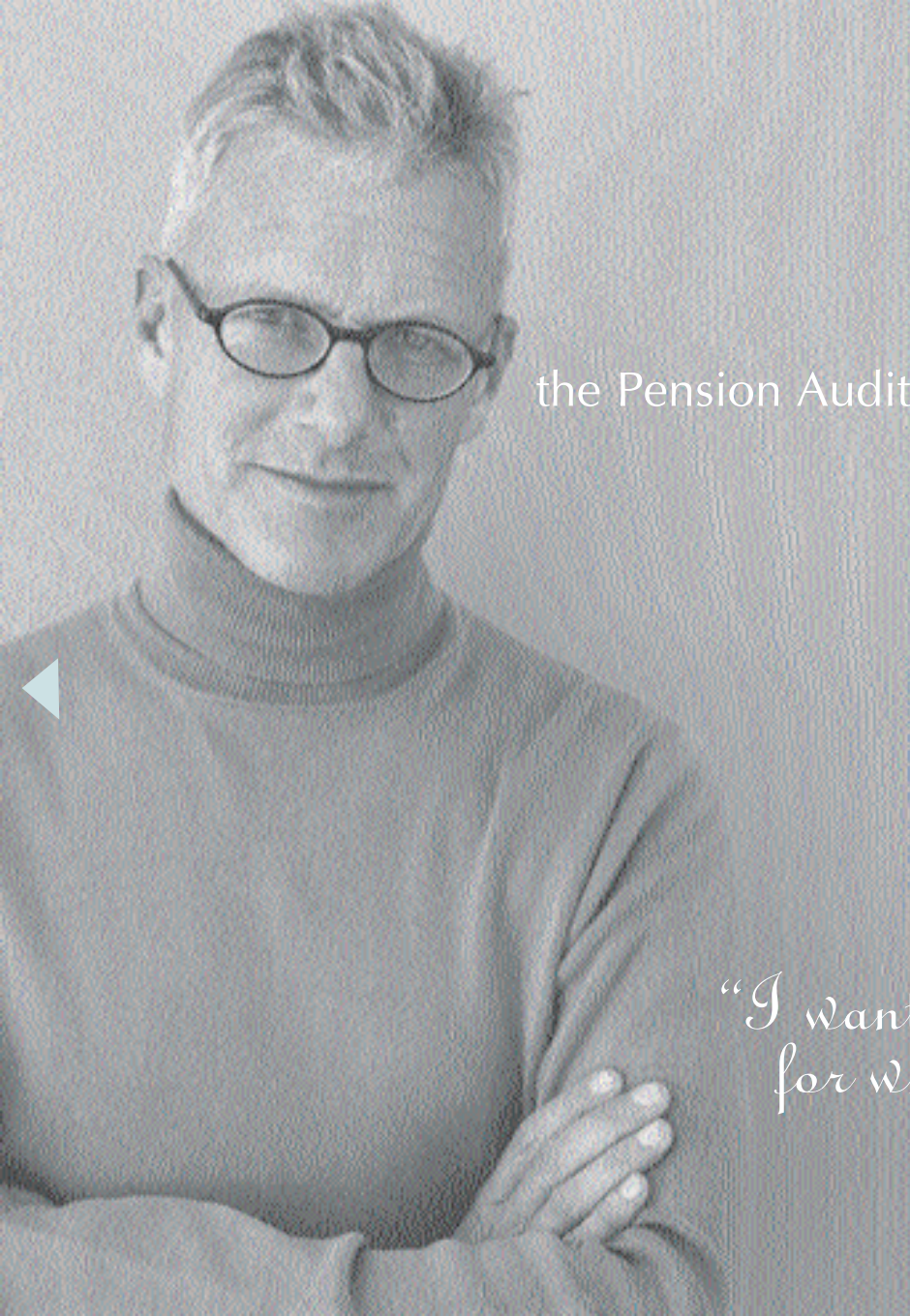
For all our clients we agree on a benchmark of growth expectation. This is the basis of our contractual annual review process to record the success or failure and amend as appropriate.

You will receive a newsletter on a regular basis making you aware of market trends and influences and an annual review including a statement of your holdings.

All that we need from you is a signed authorisation form for all of this to be put into place. You can then relax, confident that any changes occurring through legislation or current trends, will trigger a reaction from our monitoring team to call you, so that we may advise you accordingly.



*“now I have more options,
more interests, more to look forward to”*



the Pension Audit : our primary service

Our primary service, which predominantly is what the success of the company has been built on, "The Pension Audit" is offered to all new prospects.

We are receiving personal recommendations every week from new clients who, having met with our consultant, recognise the benefits of our involvement.

New clients do not need to be wary of approaching us for advice. Allow us to understand your requirements or concerns and the time for us to offer solutions to those needs.

May we clarify at this point that there is no cost or obligation for the provision of this service, as we are confident that our involvement will be beneficial to you.

*“I want to be ready
for whatever life throws at me”*

the Audit process : explained

The Audit process usually begins with a contact from our Marketing Department.

Once we have established contact and taken some initial details about your existing schemes, it is usual for a first meeting to be arranged, to allow us the opportunity to meet face to face.

At this initial meeting we would appreciate you having available as much data as possible on your accrued Pension benefits. This will enable us both to maximise your time and be the basis of our open forum meeting. Following your approval, your permission will be sought which will enable us to investigate your existing schemes.

We will then approach your existing providers with the intention of creating a coherent report directed towards your requirements and future planning intentions.

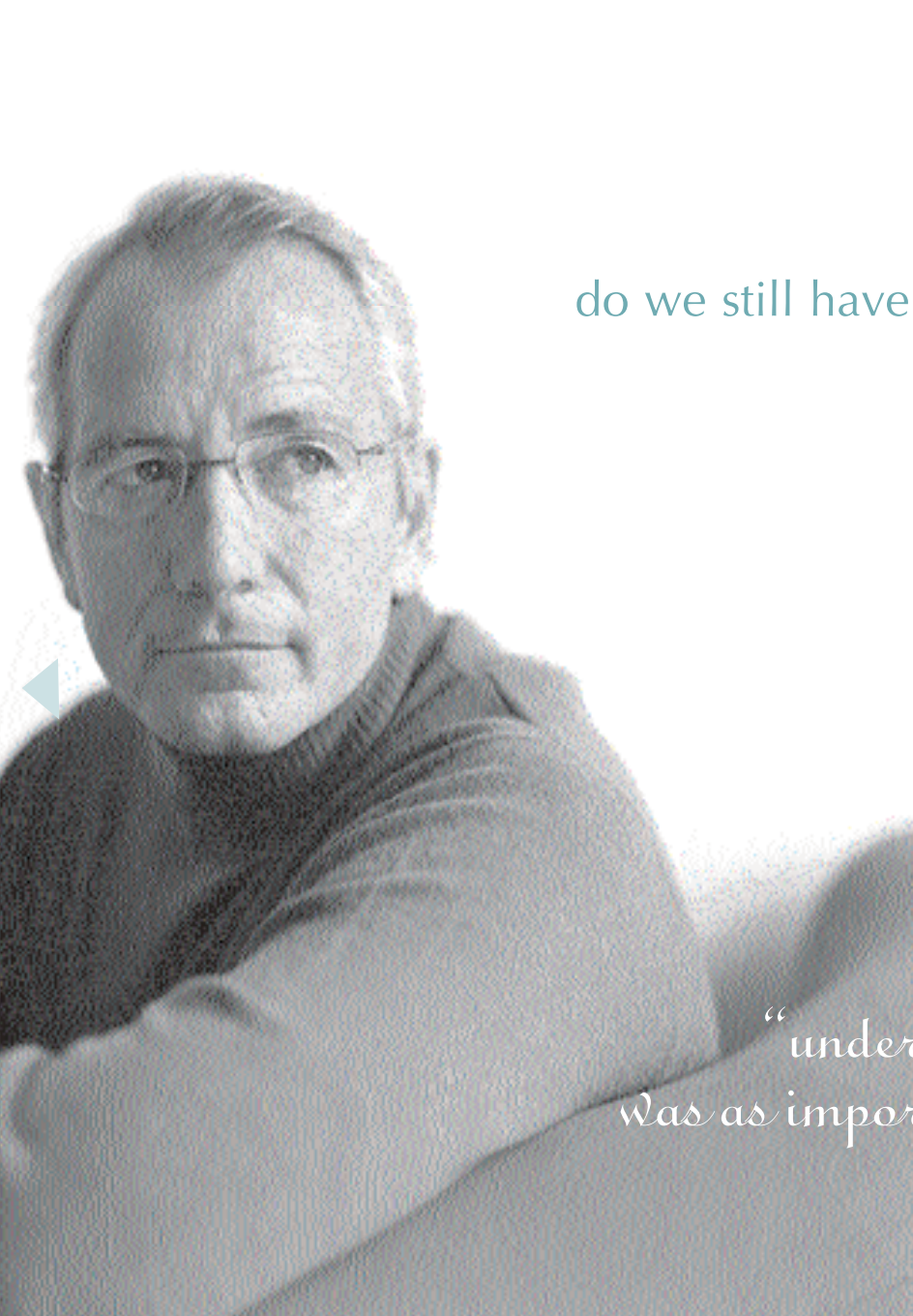
Don't worry if your requirements and future planning intentions are not crystal clear at this stage.

Our experience has shown that with this revised data and clarification of what is possible, we can then together plan your future.

The kind of information we request is generic data, such as the scheme type, value, projections, fund performances and charges.



*“they detoxed my
financial planning”*



do we still have : **your attention?**

If you have read this far, our audit will probably show you some benefits, possibly more than you realise.

Please take a small amount of your time to fill in the the Letter of Authority available on our information page. This is the initial generic information that we need in order to start the audit, along with your authorisation to do so.

As soon as we receive your details we will regard this as an instruction to commence our investigations, on your behalf. We will reiterate that instructing us to commence incurs no cost or obligation to you at all.

We will confirm with you that we have received your details and commenced your audit. We will also advise you when we expect to be able to present our findings and recommendations for the future.

*“understanding my needs
was as important as understanding
my business”*

our ancillary services:

Tax guidance

Tax Allowances
Independent Taxation
Inheritance Tax

Family protection and savings

School Fees
Life Assurance - Income Protection
Private Medical Insurance

Investments

Guaranteed Income and Growth Bonds
Unit and Investment Trusts
Open Ended Investment Companies (OEICS)
Independent Savings Accounts (ISA's)
Review of existing Personal Equity Plan funds

Security in Retirement

The Pension Audit
Personal Pension Plans
Pensions in Divorce
Phased and DrawDown
Annuity Bureau

Tax guidance

Reducing Personal and Corporation Tax & National Insurance.
Shareholder and Partnership cover
Key Person Cover

Employee Benefits

Life Assurance - Income Protection
Private Health - share schemes
Retirement Support

Pension Provision

Small Self Administered Schemes
Self Invested Personal Pension Schemes
Executive Retirement Schemes
FURBS (Funded Unapproved Retirement Benefit Schemes).
Death in Service Cover
Final Salary, Contracted Out/In
Group Personal Pension Schemes.

Our Professional Alliances

Legal, Matrimonial and Commissioners of Oaths
Association of Chartered Certified Accountants
The Law Society
Royal Institute of Chartered Surveyors
Institutional Investors and Lenders

information : take the next step

Open any of the forms through Adobe Acrobat, print and post to Morgan Fitzgerald to commence your initial audit.

Unfortunately, the current insurance industry requirements are such that we cannot accept faxed or encrypted signatures from prospective clients.

Upon receipt of your authorisation we will notify you of the commencement of the audit and will update you accordingly.

We are happy to discuss any of the issues raised in this literature or if you would like any further information on any of our other services please contact us:

admin@morganfitzgerald.co.uk
www.morganfitzgerald.co.uk

[How to find us](#)

[Information Files](#)



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Morgan Fitzgerald Financial Management is a trading style of Morgan Fitzgerald
Financial Planners Ltd which is authorised and regulated by the Financial Services Authority
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