Meet the Team

Monmouthshire Independent Financial Advisers are part of the Monmouthshire Building Society Group and were established in 1997 to offer our customers access to independent financial advice.

Our experienced financial advisers are qualified to deal with your enquiry impartially, and as independent financial advisers we are able to search the whole of the marketplace to find the products most suited to your needs.

The Staff of Monmouthshire Independent Financial Advisers, outside their offices in Newport

Why use an IFA?

Independent Financial Advisers (IFAs) are the only type of financial advisers who are able to select from all the products available in the marketplace - making sure you get the right financial planning service and the appropriate advice for your individual needs.

IFAs are bound by the Financial Services Authority rules, which oblige them to provide advice most suited to your personal requirements and your risk outlook. When financial products are recommended they must take into account the benefits provided, charges, flexibility, service and financial strength.

For more information on the services an IFA can provide please visit www.unbiased.co.uk

INDEPENDENT FINANCIAL ADVISER

We offer independent financial advice on:

- **Inheritance tax planning**
- **Investments**
- **Corporate & personal pensions**
- **Long term care**
- **Key person and shareholder protection**
- **Income protection**
- **Retirement planning**
- **Residential and commercial mortgages**
- **Lifetime mortgages**
- **School/university fee planning**

Please contact us for further information

Telephone: 01633 844456
Website: www.mifa.co.uk
E-mail: info@mifa.co.uk

Monmouthshire Independent Financial Advisers Mifa

a Monmouthshire Building Society Group Company

Personal and Corporate Independent Financial Advice

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We believe this is important, as being independent, we are able to search the whole of the marketplace to find the products most suited to your needs.

Are your finances on track?

Don't worry – many people find it difficult to fully answer this question. That is why we are here. We can help you plan for your financial future, and also make sure your current arrangements are up to date and on track to achieve your objectives.

We recommend you review your personal finances from time to time, because as your life changes, so do your financial requirements.

Provided here is a very short summary of some of the key areas you may need to consider as part of any financial review.

Inheritance Tax

We can advise you and your family on Inheritance Tax planning. If you want to leave your home, possessions and money to family and friends rather than the Taxman, ask us for guidance. If you're hoping to benefit from your parents' (or any other relative's) will, it makes sense to check that they've planned ahead to reduce Inheritance Tax.

We can provide advice and help you reduce your inheritance tax liability.

Protecting your family

Of course we hope all our customers will live long, healthy lives – but sensible financial planning includes contingency plans in case things go wrong. There are various ways you can protect yourself and your family financially, including income protection, life assurance and critical illness cover. However, choosing the right combination and level of protection needs careful consideration and professional advice. You need to ensure your cover is suitable for your needs, circumstances, age, future expectations and mortgage.

Contact us to discuss the best way to protect your future and your family.

Pensions

When you're young, retirement seems too far away to worry about – then suddenly you're fifty and it seems frighteningly close. The truth is, it's never too early to start planning for a retirement that's comfortable, fulfilling or even adventurous. Ask us about pension plans, saving for the future, annuities, lump sums, and any recent changes in pension rules. We're here to help.

Savings and investments

We can help you choose investments that ensure your money works as hard as possible for you. We'll ask you about your attitude to risk, whether you're investing for growth or an income, and how long you can afford to leave your investment untouched.

Then we'll help you save or invest your money in exactly the right product, or combination of products, for your needs and circumstances – including protected products that offer growth with reduced risk.

The value of property, equities, fixed interest and many other investments may fall as well as rise.

Long-term care

The National Health Service is a wonderful institution, but its resources are over-stretched and it can no longer guarantee care for our ageing UK population. We can offer you advice and guidance to help you prepare for the future. We can explain the costs of nursing home care and how to meet any shortfall. This could include investment advice, inheritance tax planning, or buying an immediate care annuity to provide you with a guaranteed income.

Mortgages

Whether you're looking for a first-time buyer mortgage at a discounted rate, a buy-to-let mortgage, or a lifetime mortgage, come and talk to us. There are thousands of different deals available in the UK. We'll help by finding the most competitive ones that are right for your needs.

Think carefully before securing other debts against your home. Your home may be repossessed if you do not keep up repayments on your mortgage.

Lifetime mortgages - to understand the features and risks, ask for a personalised illustration.

Arrange a financial review

It is important to review your personal financial circumstances from time to time, and we would be happy to assist in providing a no obligation financial review.

We offer independent financial advice on:

- **Inheritance tax planning**
- **Investments**
- **Corporate & personal pensions**
- **Long term care**
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