



OUR SERVICES



Core Financial Services Limited was established in 2004 and is a leading provider of professional and independent financial advice.

With years of experience in financial services we deal with all aspects of financial planning covering Pension and Investment Markets, Mortgages, Protection and Long Term Care.

Our success is based on providing clients with effective financial planning focusing on the provision of practical solutions for your current and future requirements, which is purely independent and free from any restrictions, allowing you, to receive quotes from the whole of market to provide you with the best possible service, performance and value for money.

Our Head Office is based in Maidstone in Kent, with IFA's based in Surrey, Hampshire and Nottingham. We are directly regulated by the Financial Conduct Authority ensuring our true independent status. Our Team comprises of seasoned professionals whose focus is ensuring that you keep and grow your financial wealth and protect your assets.

We know that the major financial decisions you make will have significant and life-changing consequences. It is therefore essential that you seek professional independent financial advice to secure your future. This is where Core Financial Services Ltd excel.

We aim to provide you with a service that incorporates a consistent and ongoing process. We appreciate that your circumstances and requirements will change over your lifetime, so our processes are designed to take this into account. Our goal is to develop long-term relationships and we look forward to working with you now and in the future.

Navigator

Our Navigator service has been developed to help plot the best course for your pensions and investments, guiding you through all financial situations, minimising losses through the bad times and maximising the gains throughout the good.

By taking up the Navigator service your portfolio is reviewed quarterly to ensure that the funds and asset allocation are performing at their best. After each review you will receive a personalised report detailing the performance of your portfolio and any recommendations for change.

The Navigator service consists of four main elements:

- **Proactive management of your Pensions and Investments as a part of a portfolio of funds from different sectors. Selecting top performing funds is essential for optimum growth. Navigator delivers the best fund selection within each sector.**
- **Quarterly review and personal report. You will receive a quarterly report giving a market update and portfolio performance along with any suggested changes to funds and asset allocation.**
- **Tailored advice for optimum fund performance. We have 5 attitude to risk ratings to help us determine the most suitable portfolio for you.**



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Pensions

Core Financial Services can deal with anything pension related, from starting up a brand new scheme to reviewing an existing policy to make the most of your monies. We deal with;

- **Personal Pensions**
- **SIPPs**
- **Stakeholder Pension**
- **Group Personal Pensions**
- **SSAS**

Investments

Maybe you already have a portfolio of shares or funds, and many years of pension contributions. Perhaps your investments have been more haphazard, with the odd ISA picked up along the way. Possibly you're starting from scratch. Whatever your investing past, now is a good time to take stock, and to plan your investment future. We have many years experience with all aspects of investments including;

- **ISAs**
- **Onshore / Offshore Investment Bonds**
- **Regular Savings Plans**
- **Unit Trusts / OEICS**

Inheritance Tax Planning

It always pays to plan ahead and Inheritance Tax can cost loved ones hundreds of thousands of pounds in the event of your death, yet it's possible to legally avoid huge amounts of it, or possibly pay none at all. Core Financial Services can examine your liability and advise you what to do about it.

Mortgages

In a hugely competitive market, building societies and banks are continually changing their range of mortgages deals. We can help you make sense of this most critical decision.

Protection

We all need some form of financial protection because we never know what tomorrow will bring. A sudden death, serious accident or critical illness can devastate even the wealthiest family, but which form of protection is right for you? A good Protection plan is the key to a healthy financial future – no matter what life throws at you. Core Financial Services can advise you on;

- Life Assurance
- Income Protection
- Critical Illness Cover
- Private Medical Insurance

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