



blythe financial

# New Year, New Opportunities from Blythe Financial

## Professional Indemnity Insurance

Do you:-

- Want cheaper cover?
- Want more comprehensive cover?
- Want a hassle free alternative quote to your current solution?
- Want excellent after sales service?

If the answer to any or all of these questions is 'yes' then we may be able to help.

Blythe Financial has exclusively teamed up with specialist Lloyds of London Broker, Grosvenor Brokers, to offer an unrivalled solution to Professional Indemnity Insurance users.

Because of Grosvenor's status Blythe Financial is able to offer you "factory gate" pricing for Professional Indemnity Insurance and other commercial insurance risks.

Because there are no middle men or other intermediary firms involved we are able to quote premiums directly from underwriters for all of the Lloyds of London Syndicates, which means that in most cases we can offer more competitive terms.

What is more, we can use your existing proposal form for your current insurer to obtain a quote, making the process no more difficult than your existing renewal process.

All quotations are on a no obligation and no cost basis and so there really is nothing to lose in asking Blythe Financial to provide an alternative quote – your current insurer will not be approached unless we have your express authority to do so.

Please call **Sue, Alan** or **Matt** on **01624 619180** or e-mail [enquiries@blythefinancial.com](mailto:enquiries@blythefinancial.com) for a quote or further details.

## UK Inheritance Tax – An often overlooked solution

There are many schemes and planning tools to manage a client's potential liability to UK Inheritance Tax – some good, some not so good.

There is however one solution that can in certain circumstances, be both practical and cost effective and places no reliance upon interpretation of tax laws and rules.

A simple but correctly executed and structured life assurance arrangement can provide a lump sum upon the death of the UK resident that is neither a UK situs asset nor forms part of the deceased's estate but which can be used to settle UK IHT liabilities.

To ensure complete protection any life assurance arrangement needs to be either written in or assigned into trust and must be written under seal with the policy documents retained outside the UK in order to avoid the proceeds being deemed as UK situs.

With rates as low as £30pm for £1.5m of life cover (based upon 30 year old non-smoker in good health) this could be a very simple and cost effective solution.

For quotations and advice on execution and structuring please call **Alan** or **Matt** on **01624 6191980** or e-mail [enquiries@blythefinancial.com](mailto:enquiries@blythefinancial.com).

## *For all your finance needs ...*

- Investments
- Retirement Planning
- Mortgages / Financial Arranging
- Life / Insurances
- Protection
- General & Professional Indemnity

For more advice or to arrange a no obligation initial and informal discussion at a time to suit you, please call us on **+44(0) 1624 619180** or email [enquiries@blythefinancial.com](mailto:enquiries@blythefinancial.com)

## *Chartered Financial Planners*

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