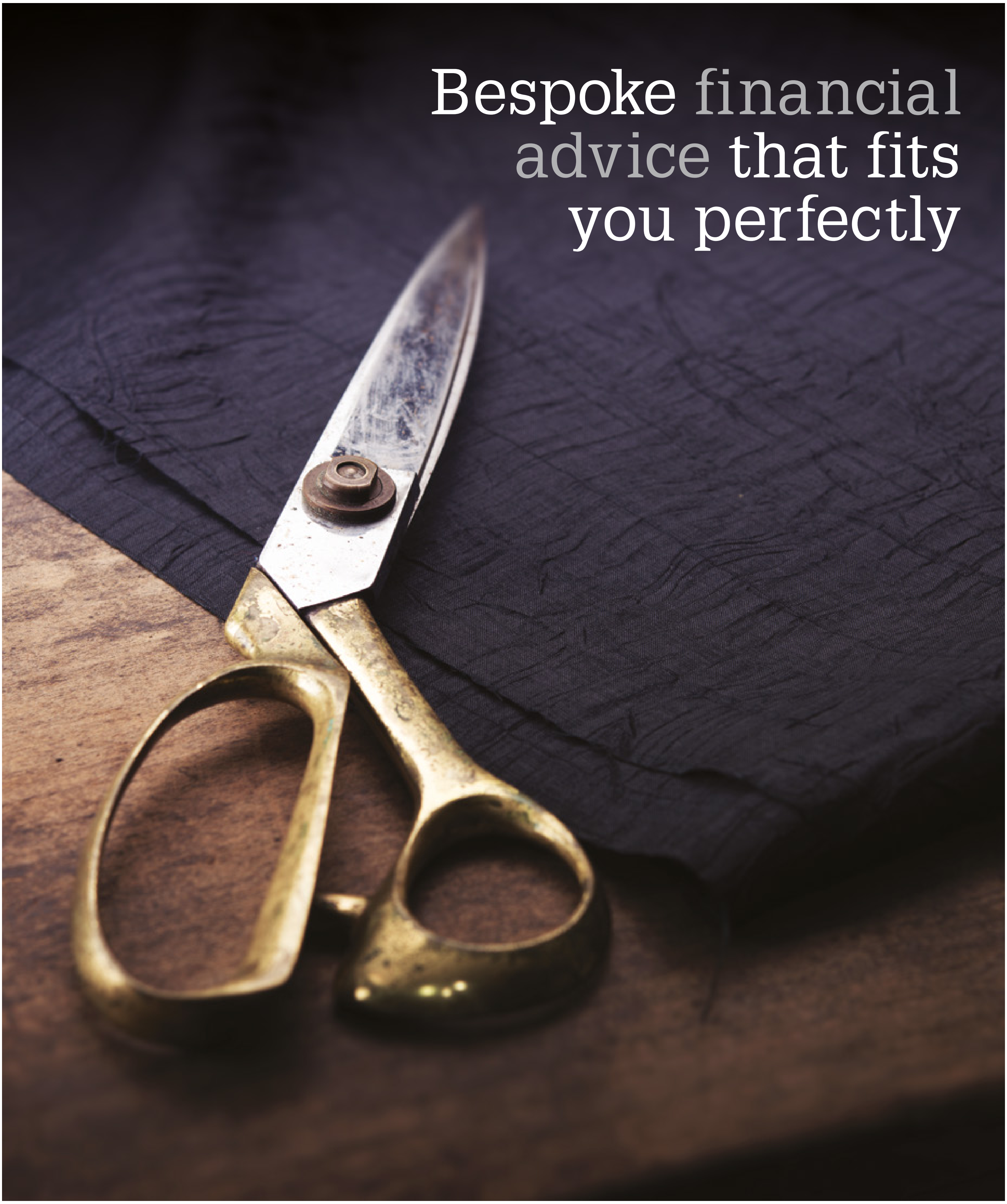
MorganLaw
Financial Services



Protection, security and dreams...

At every stage of life, we all deserve protection, security and dreams for the future. Making the right financial choices, though, is rather like trying to find the perfect outfit. Shopping around is frustrating; nothing seems to fit quite right and what worked well in our thirties is no longer suitable in our fifties and beyond.

That's where Morgan Law Financial Services come in. All our advice is specialist and personal, tailored just for you. We work with individuals and companies to provide savings, financial protection, retirement and inheritance planning which fit your lifestyle now and in the future.

With our commitment to ongoing relationships and our deep knowledge of the right financial products, we guide you through every step of the process. Let us create the solution that is right for you.

Private clients

The love and affection we feel for our family seems a million miles away from the 'dry' topic of financial services. That's where Morgan Law Financial Services are different. Financial planning isn't about 'products' it is about **you and your loved ones.**

We spend time understanding you and what is most important to you: whether it is making sure that your children are supported through their education; that the bills will still get paid if you are taken ill; that everyone will be taken care of should something happen; or that you can look forward to a relaxed retirement with the grandchildren.

The time we take in getting to know your needs and researching the market for the right financial solutions means we can find your perfect fit.

It doesn't end there. The relationship we establish continues as your family grows and develops which means we are on hand to advise through all your life stages.

Taking care of you so you can take care of what matters most

Critical illness insurance
Should the worst happen, a lump-sum payment can make a real difference. In case of a serious or terminal illness, you'll be able to clear your debts or fulfil a lifelong ambition before it is too late.

Income protection
If you are unable to work, due to sickness and/or accident we can give you the peace of mind that the bills and mortgage will be paid.

Medical Insurance
When it comes to health, early action is always an advantage. We can find the right medical insurance for you and your family, so you get the best care as soon as possible.

Giving you peace of mind

Life Assurance
None of us particularly want to dwell on our passing but let us help you plan now for the protection and security of your family.

Tax efficient legacies and trusts
Death and taxes may be inevitable but, in the event of the first one, let us guide you so your family pays as little as necessary of the other. We can give you a range of options on how to arrange your financial matters to minimise the amount of your estate which is subject to inheritance tax. Then we can guide you in the set up of tax-efficient trusts and other legacies.

Looking forward to a golden future

Savings and Investment Planning
Whatever your dreams and aspirations, we can create a plan which allows you to save in a way that matches your lifestyle and ambitions.

College fee savings plan
We all want the best possible education for our children. We will help you plan ahead for them, so they can follow their dreams.

Pensions planning and investment
However much you love your job, our experts will manage your retirement savings so you can look forward to a fulfilling and comfortable retirement.

What matters to us

Every client who comes to us is different and unique. Every one of them matters equally to us. We believe that your financial products should fit you perfectly.

Every time you review your investments and insurances, you should feel good about what is in place and know that they are just right for you. And, if they need adjustment, they should be handled by the same experts who provided you with advice in the first place.

It is not about taking risks and going for the latest trend. It is about you feeling excited by the potential while secure in the knowledge that you are sufficiently protected.

We care about being

Responsible - to you as well as to the regulatory authorities.

Thorough – in our research of the market to find the very best products for you.

Proud – of our service and our commitment to giving you the very best.

Personal – giving you a dedicated expert consultant, who really knows you and your needs and supported by helpful and efficient financial administrators.

Long lasting – building a relationship with you and being there through every stage of your life.

Our history

Morgan Law Financial Services Ltd was founded in 1992 as a whole-of-market financial consultancy and wealth management company. Based in Ipswich, Suffolk we serve both local and national clients with our long serving and knowledgeable staff.

We work in partnership with our clients – both private individuals and companies – forming lasting relationships and understanding clients' needs and wants, both for today and the future.

"The only people I know who behave sensibly are my *financial consultants;* they take my measurements anew each time they see me. The rest go on with their old measurements and expect me to fit them."

With apologies to
George Bernard Shaw

Corporate clients

People are the threads which bind everything together in your organisation. Morgan Law Financial Services understand that. We are committed to giving your business the very best ways to protect and reward your people, so you are seen as the **employer of choice** in your market.

Our expert advisors understand business: whether you have key people on whom the success of the business rests; you need workplace pensions which give more than just statutory compliance; your business is vulnerable should a major shareholder die; or you want to offer a great range of benefits for your valued staff.

Every business is unique and, by assigning you an experienced Financial Consultant, you will have someone working alongside you who really knows your company and what is right for you.

That's not all. As your business grows and changes, we will be on hand to advise on better options and new areas to consider, so you always have the best solutions for your company's circumstances.

Key person protection

All your people are important but is there someone who is truly indispensable? Perhaps the mastermind behind your business strategy; or the inventor of your ground-breaking product; or the only contact point with your most important client.

Key person insurance gives your business protection should they become ill or die.

Protecting your partnerships

If a business partner or major shareholder were to die, what would happen to their holding in the business? Would their heirs have the same passion and skills needed to achieve your business vision?

Share protection gives remaining partners the funds to buy back shares from the estate so that the business remains in their control.

Looking forward to retirement

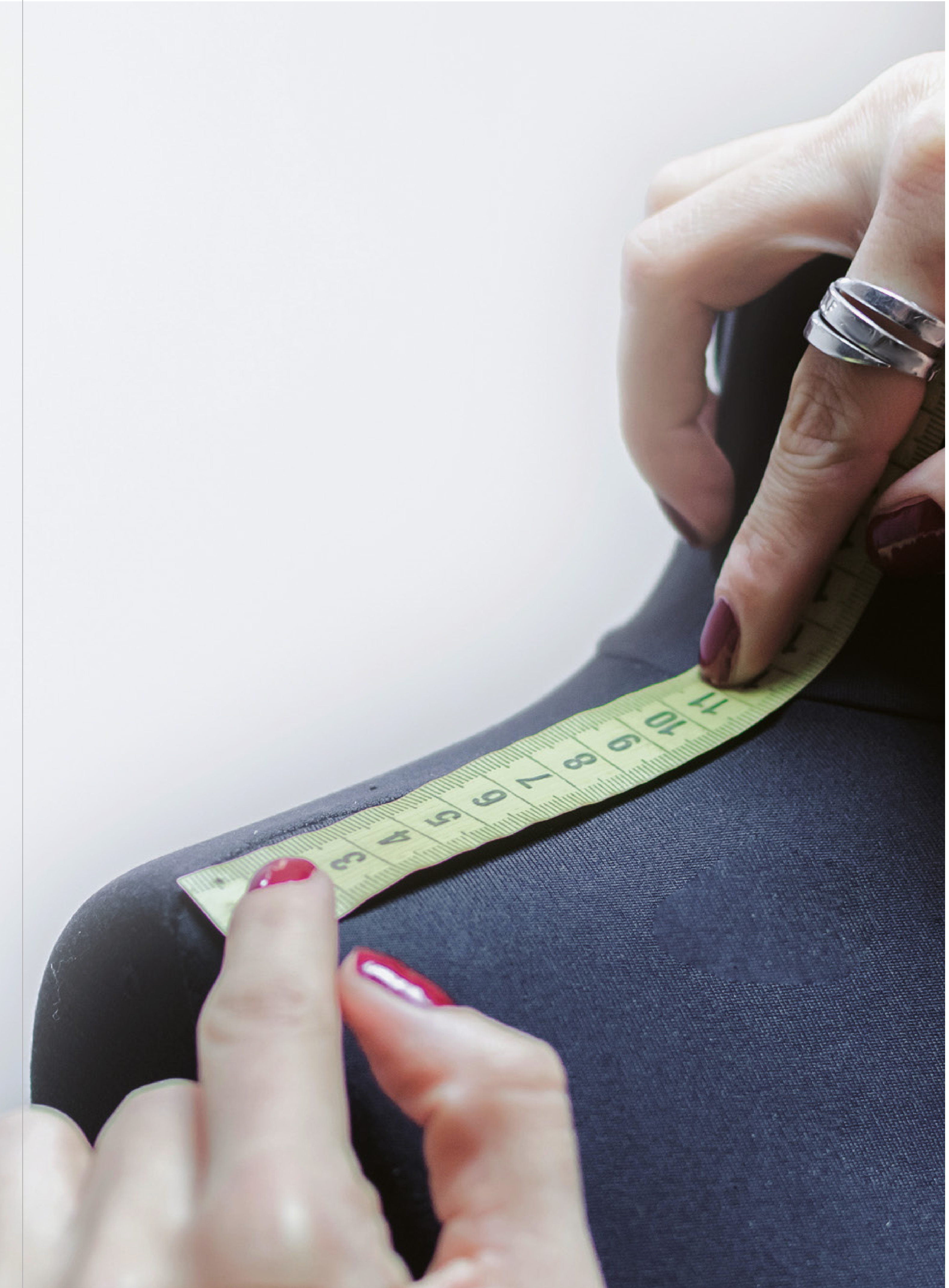
Providing a company pension scheme is not just about meeting auto-enrolment requirements. It is about showing you care for your people by helping them plan for their retirement.

We can provide great pensions for all your staff – even if you are a team of one – with a range of additional options and a level of control that works for everyone.

Great benefits for great people

Your people matter. Show that you value them by offering them benefits which will take care of them even when they are unable to work for you.

With **group medical insurance, income protection and life assurance** you will measure up to even the largest of your competitors.



We give all our clients complete confidence that they have just what they need and that their future is in safe hands.

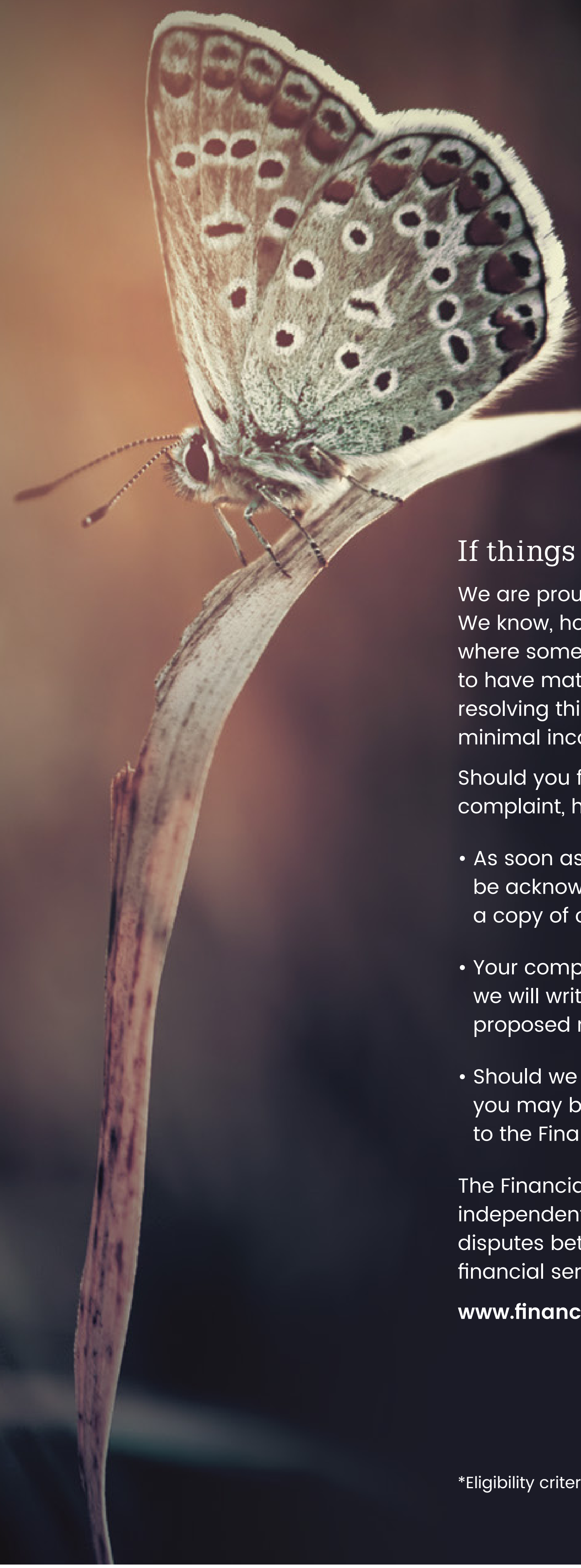
Our advice & service plans

As you would expect from Morgan Law Financial Services, we offer a range of different services. These are set up so that they are just right for you and your ongoing needs. How you use us is up to you.

We start with a free initial consultation, where we set out how the advice process works, the service plans we offer and the associated costs. You know from the outset exactly what you get from us and can make the decision which is best for you.

The next step is to discuss your existing arrangements and your future goals. Together, we review what you already have in place and consider any new investments you may need. This is when we also explore which level of service plan works best for you, based on how involved you want us to be in the ongoing management of your financial affairs.

Then, with a complete understanding of your current situation, goals and attitudes to investment, we research the market and provide suitable recommendations. We describe the investments and other products we are suggesting, and explain all the technical terms, so you understand exactly what you are buying. We won't put you under pressure to make a decision you aren't completely comfortable with. Only once we have your agreement to proceed, do we put the strategy into place.



If things go wrong

We are proud of our great customer relationship. We know, however, that on the rare occasions where something doesn't go to plan, you deserve to have matters put right. We are committed to resolving things as soon as possible and with minimal inconvenience to you.

Should you feel the need to register a formal complaint, here is what will happen:

- As soon as we receive your complaint, it will be acknowledged, and we will send you a copy of our complaints handling procedure.
- Your complaint will be fully investigated, and we will write to you with our findings and proposed resolution.
- Should we be unable to agree a resolution, you may be entitled to refer your complaint to the Financial Ombudsman Service*

The Financial Ombudsman Service is an independent service in the UK for settling disputes between businesses providing financial services and their clients

www.financial-ombudsman.org.uk

*Eligibility criteria must be met

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Contact us to find your perfect financial fit

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