

Pension & Investment Planning

Helping you make the most of your money



Investing for your future

Peritum Wealth is an independent financial adviser with decades of experience in providing financial advice to both individuals and businesses on all aspects of investment and pension planning.

Through a long term approach of fully understanding clients' needs, desires and aspirations we are able to prioritise their objectives, recommend sound investment solutions and ensure that these solutions remain appropriate by conducting regular ongoing reviews.

As independent financial advisers offering a market wide range of investment options, we are able to offer our clients a broad range of services, whether for investment advice or retirement planning, we have many years of experience in finding the most suitable solutions for our clients' needs.

If you are looking for a way to approach your financial future with confidence then you have come to the right place; welcome to Peritum Wealth.

Investments

The Investments we offer are designed to be held for a longer term, usually at least 5 years.

You need to be comfortable with investing your money for a period of time and should not consider such investments unless you have some other savings in place.

Most long term investments are not guaranteed to return your money in full, however they do offer the prospect of potentially higher returns than might be expected from deposit accounts.

Your pension freedoms

2016 saw the introduction of some radical changes to the way in which pension benefits can be taken.

The main change is that from the age of 55 you can now access the whole of your fund, with the first 25% being tax free.

This has led to many people reviewing their pension plans, especially those who have been members of final salary (defined benefit) pension schemes which often do not give access to funds until a much later date.

The value of your investments can go down as well as up, so you could get back less than you invested.

Aegis Financial Planning Ltd trading as Peritum Wealth is authorised and regulated by the Financial Conduct Authority, FCA number 916359.

Investing for your future

Individual Savings Accounts

Tax efficient investments

Reviewing your investments

Portfolio Investments

Discretionary Managed Funds

Planning for your retirement

Reviewing your pension plans

Your pension freedoms

Maximising your pension benefits

Accessing your pension

Peritum Wealth

 info@peritumwealth.com

 www.peritumwealth.com

Call: 0204 568 1952