Technical Financial Planning
www.technicalfp.co.uk

Do you have clients who ……..

SITUATION	SOLUTION
PLANNING	
Want to know if their assets will provide sufficient 'income' in retirement?	Retirement Cashflow planner
Want to ensure income always exceeds expenditure?	Income & Expenditure
Want to fund to meet particular goals & objectives?	Goals
Have different wrappers to provide a tax efficient 'income' in retirement?	Retirement wrappers
Are unsure whether they should start investing now or later?	Cost of Delay
Are looking to fund (Grand) children's education?	Education

PENSIONS - PRE RETIREMENT

Want to fund for a specific level of income e.g. HRT threshold at retirement?	Pension Funding
Want to fund for a specific level of pension fund e.g. SLA at retirement?	Pension Funding
Want to value pension savings for Individual Protection 2016?	Individual Protection
Want to compare charges of different plans?	Charges
Want to pay contributions & not exceed Annual Allowance?	Carry Forward
Do not want to lose unused 2019/20 Annual Allowance?	Carry Forward
Want to maximise contribution, but paid more than AA since 2019/20?	Carry Forward
Has income of more than £100k & want to see impact of paying pension cont?	Income tax
Is receiving dividends & want to see impact of paying a pension contribution?	Income tax
Will see reduction in Child Benefit and plan to pay a pension contribution?	Income tax
Is employed & paying a pension contribution?	Salary sacrifice
Is going to receive a bonus?	Salary sacrifice
Are concerned about the Standard Lifetime Allowance?	SLA
Looking to use pension fund to purchase a property?	Property Purchase
Unsure of investing in a pension or an ISA?	Pension vs ISA
Under age 40 who are unsure of investing in a pension or a Lifetime ISA?	Pension v LISA
Are considering whether to stay in or opt out of their pension scheme?	Continue Contributing

PENSIONS - POST RETIREMENT

Have Pre A-Day occupational Money Purchase scheme?	PCLS
Want to know maximum PCLS payable from their Defined Benefit scheme?	PCLS
Have a number of occupational pension schemes for same employer?	Apportion PCLS
Want to take all their money purchase pension fund as a lump sum?	UFPLS options
Nearing retirement with cash & require additional income?	Immediate vesting
Have the option of taking PCLS or pension at retirement?	PCLS or pension
Purchasing an annuity & want to see impact of ancillary benefits on income?	Annuity comparison
Are considering deferring taking their pension?	Income deferral
Want to see expected changes in income at their review date?	GAD maximum
Want to flexibly access their pension fund?	Flexible Pension Withdrawal
Approaching retirement & wants to compare Annuity, DD, Phase & FDD options?	Retirement Options
Want to 'Phase' retirement & target a level of 'taxable' income?	Phase UFPLS
Whether fund will sustain their required income for their life expectancy?	Income sustainability
Are in DD not taking the maximum income?	Recycle
Are going into DD?	2nd BCE
Are already in Drawdown? (approaching age 75)	2nd BCE

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Do you have clients who;

SITUATION	SOLUTION
TAXATION	
Want to calculate their Net Spendable Income (including previous 6 years)?	Income tax
Want to know their current IHT liability & Planning optons?	IHT
Want to know impact of Residence Nil Rate Band on their expected IHT liability?	IHT
Have previously made gifts?	IHT gift calculator
Want to see the tax advantages of arranging a Loan Trust?	Loan Trust
Want to calculate their potential taxable gains?	CGT
Want to calculate their potential CGT liability?	CGT Summary

CORPORATION TAX

Have made a profit and want to extract from business tax efficiently?	Profit Extraction
Are married business owners?	Employ the Spouse
Are business owners receiving a salary?	Salary vs Dividends
Is Self Employed?	Incorporate
Want to know the impact of Corporation Tax changes on their dividends?	Corporation Tax changes

INVESTMENT

Want to invest into the appropriate investment wrappers?	Investment Wrapper
Withdrawing amount with large chargeable gains from an investment bond?	Bond
Wants to surrender all or part of an investment bond?	Bond
Have a chargeable gain that puts them into HRT?	Bond
Is surrendering a Bond that had previous Chargeable Gain?	Bond
Is surrendering more than one investment bond in the same tax year?	Multiple Bonds
Wants to provide a tax efficient income in retirement?	Part Disposals
Has a Collective portfolio?	Funding ISAs
Wants to know the return on his portfolio?	Investment Weighted Return
Is a Non taxpayer investing in an Offshore Bond?	Offshore utilising Allowance
Wants to fund grandchild education tax efficiently?	Offshore – Part Surrenders
Is a Non taxpayer requiring tax efficient 'income' in retirement?	Offshore – Full Surrenders
Rebalancing funds & need to know which funds are to be sold and purchased?	Rebalance

MISCELLANEOUS

Want to effect business owners protection?	Equalise Premium
Are business owners who want to effect life cover?	Relevant Life Policy
Want to calculate fund at vesting, repayment amount, interest/growth required	Compound
Have Buy To Let properties with a mortgage?	Buy To Let
Is a Trustee of a Discretionary Trust?	Trust IHT Charges