Get in touch with your **local Lighthouse Financial Advice representative**

To find out how Lighthouse Financial Advice can help members of your organisation make their money work harder, please get in touch with one of our regional representatives:

London, Home Counties, South West & South Wales:
Helen Andrews
Tel: 07771 804658
Email: helen.andrews@lighthousefa.co.uk

East Midlands, West Midlands, North West, North Wales, & East, South & West Yorkshire:
John Duffy
Tel: 07535 991722
Email: john.duffy@lighthousefa.co.uk

North Yorkshire, Leeds/Bradford, North East, Scotland & Northern Ireland:
Gillian McGrath
Tel: 07887 788935
Email: gillian.mcgrath@lighthousefa.co.uk

Preferred financial advisers to members of many of the **UK's largest affinity groups**

We can help your members make the most of their money whatever their circumstances. We look at their current financial position, talk to them about what they would like to achieve, listen to their concerns and then make recommendations that match their goals. They can then relax, knowing that their finances are organised in the way that suits them.

✓ A stable, award-winning company

Lighthouse Financial Advice is one of the largest providers of expert financial advice in the UK. Tens of thousands of members of the UK's largest affinity groups rely on our advisers to make their money work harder.

We are part of Lighthouse Group plc, a company listed on the Alternative Investment Market (AIM), which provides financial advice to personal and corporate clients through around 600 advisers in total. Lighthouse Group has an annual turnover of more than £55 million and is financially robust. It won the prestigious Large IFA of the Year Award for three consecutive years: 2010, 2011 and 2012.

✓ Specialist financial expertise

Our advisers benefit from the extensive resources and expertise of Lighthouse Group. This includes investment research and best practice, pension transfer issues, funding long-term care, releasing equity from your home, mortgages and employee benefits.

✓ Financial advisers throughout the UK

Our success is built both on the quality of our advice and on our strong local presence. Between them, the 200 or so Lighthouse Financial Advice advisers cover all areas of the UK, so we are sure to have an adviser near you.

LIGHTHOUSE FINANCIAL ADVICE

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Giving members access to **affordable, professional financial advice**

Financial planning for your members in the workplace: **we provide practical advice that is easy to understand**

LIGHTHOUSE FINANCIAL ADVICE

Unsure where to start?
We can help members make the right financial choices

The guidance members need
to achieve their financial goals

Your members work hard for their money but is their money working hard for them? Could they benefit from expert guidance in issues such as:

- ✓ building up a nest-egg tax-efficiently, for themselves, their children or grandchildren*
- ✓ boosting their pension provision, so they can enjoy a comfortable retirement
- ✓ protecting their family's income, so they have enough money if the worst happens
- ✓ taking their pension and getting the best possible income
- ✓ passing on their wealth to their loved ones in a tax-efficient way*
- ✓ other aspects of financial planning.

Complimentary, no obligation consultation
All your members are entitled to a no obligation complimentary consultation with Lighthouse Financial Advice. We provide practical advice that is easy to understand and can improve members' financial situation.

To find out more please get in touch with your local representative – details overleaf.

Are members worried
about job security and changes to pensions?

We can organise seminars
explaining the financial impact

Each year we hold hundreds of seminars on issues ranging from pre-retirement to redundancy and inheritance tax. The seminars, which are generally held in the workplace, have a relaxed, informal atmosphere, putting attendees at ease. We offer each attendee a voucher for a no obligation initial consultation.

Alternatively we would be happy to look at designing seminars to meet your members' specific requirements.

Changes to pension schemes

We can run events explaining the consequences of changes to pension schemes to your members and highlighting any action they could consider. Talk to us as soon as possible to discuss the service we can provide for members and the related costs.

Surgery days

Surgery days, which are usually held in the workplace, give members the opportunity to book a 30-minute confidential consultation with an expert financial adviser. They can discuss any aspect of financial planning that is of concern to them, together with other financial issues relevant to their personal circumstances.

Giving you the support
you need to help members secure their financial future

Ask your local representative
how we could work with you

Our regional representatives work exclusively with local affinity group representatives to ensure that members are given access to Lighthouse Financial Advice in the work place.

Your local representative can discuss with you the various ways we can make sure that members are aware of the services we offer and how they can access them.

You can also talk to them about running seminars and surgeries in the workplace, which we organise for you. These are particularly popular if a large number of members are concerned about their pensions or are considering taking voluntary severance.

Encouraging members to take the first step

Each member attending a seminar receives a voucher for a complimentary initial consultation with an adviser. On average 50% of attendees take us up on this – a great way of providing members with the opportunity to take the first step towards securing their financial future.

To find out how we can help you help your members please contact your local representative listed overleaf.

LIGHTHOUSE FINANCIAL ADVICE

*The Financial Conduct Authority does not regulate all forms of tax planning.

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