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July 2008

Dear «Client\_Salutation», «Partner\_Salutation»

## Welcome to our Summer Newsletter 2008

We are delighted to be sending you the summer edition of our newsletter. We hope you will find much of interest in this edition.

Firstly, changes to BHI Financial Management. We have extended our office base due to staff expansion, and now have a small office in Beverley's garden. With the wonders of technology all phone calls and emails find us which ever office we are in.

We are pleased to announce Lucinda Chatfield has now joined us as a fully qualified mortgage adviser. She has her own limited company L J Mortgage Solutions Ltd, working under the BHI umbrella and is directly regulated by the FSA through BHI. She sailed through the exams and achieved merit passes. If you would like to contact Lucinda for a mortgage review she can be contacted by phone on 07825 183717, by email [Lucinda@ljmortgagesolutions.co.uk](mailto:Lucinda@ljmortgagesolutions.co.uk) or via the website [www.ljmortgagesolutions.co.uk](http://www.ljmortgagesolutions.co.uk). Remember the first meeting is always at our expense.



Lucinda Chatfield

She is looking forward to hearing from you with any enquiries, for a new mortgage, re-mortgage, buy to let, or just general mortgage advice.

Many of you have already met Fiona Terry. She has now completed her training and is a fully qualified Independent Financial Adviser. She will look after Beverley's clients

when she is away, but she is also building up her own clients through referrals and our website. If you know anybody who would like a 1 hour introductory meeting at our expense for a financial review please contact Fiona on 0117 370 1884.



Fiona Terry

### **ISA**

You can now invest £3,600 into a mini cash ISA. Ring us for the best rates. The maximum you can invest in an Equity ISA £7,200. Because the stock markets are so volatile we have the ability to invest your money inside the ISA in cash and drip the money into the investment over 6 to 12 months.

### **Inheritance Tax**

The new tax threshold is £312,000 or £624,000 for married or civil partnership couples. If your spouse has already died but did not utilise their own inheritance tax allowance, we can carry this forward, but the tax office needs certain documentation, please contact us for further information.

### **Norwich Union**

You should have been contacted by Norwich Union by now if you are eligible for the bonus being paid for investing in the With-Profits Fund. The bonus should be added to your policy in September 2008.

### **Personal Pensions**

As the basic rate of tax has reduced from 22% to 20% from 6<sup>th</sup> April 2008, the amount taken from your bank account will increase slightly to compensate for this change. The amount paid into your pension scheme will remain exactly the same, but as you will only receive a tax rebate of 20% from the government, the money deducted from your bank account will be 2% more.

### **Fixed Rate Bonds**

There has never been a better time to obtain a high fixed rate for your cash, for up to 2 years. There are rates available up to 7% gross, but don't forget you are only guaranteed £35,000 cash back if the lender defaults. Please contact us for more information.

## **BHI Financial Management Ltd**

**June 2008**

(If you wish do not wish to receive future editions of our newsletter please contact us)