

SCARLETT
— Financial Services —

TALK TO US TODAY, WE CAN HELP

01233 800 555 | info@scarlettfs.com

[scarlettfs.com](https://www.scarlettfs.com)





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Personal



Wills & Trusts

We can help you to ensure that your assets are distributed as per your wishes

Whilst it's surprising to know that two thirds of adults in the UK don't have a Will in place,* at Scarlett Financial Services we can make sure you are not one of them and assist you to put plans in place for the future. Most adults have some form of estate, whether you have savings, property, shares, a business or personal belongings, these all form part of your estate and a Will is the only way for you to dictate what happens to these when you die. A Will can ensure:

- Family members receive their designated share of your estate
- Guardians are appointed for your children
- Your estate is passed in a tax efficient way
- Those dealing with your estate are trusted friends or family
- Any gifts or donations are made to those important to you

As well as working with our partners to ensure that you have the correct Will, our advisers can make sure that any appropriate trusts are put in place alongside the Will so that Life Insurance is kept outside of your estate, making sure that we get the right money in the right hands at the right time. This is especially important when inheritance tax applies, so that money is available before Probate is granted and money is available before the estate is distributed.

Scarlett Financial Services do not provide a Will writing service, but we are aligned to suitably qualified solicitors who we can refer you to.

The Financial Conduct Authority does not regulate Will Writing and Trust Advice

* Source:
<http://www.lawsociety.org.uk/news/press-releases/millions-of-britons-have-no-will/>



Family Protection Advice: We can help you to protect the thing that matters most

We all get caught up in the day to day activities of life and often forget to plan for the future, an important part of this is to make sure that you and your family would not suffer financially in the event of a change in circumstances, allowing you to continue with the lifestyle you enjoy.

Many individuals benefit from this type of cover each year with an average of £10 million being paid to claimants each day and over 97% of protection claims being settled by the providers.*

At Scarlett Financial Services we can help you to understand the importance of family protection, providing a comprehensive range of options to make sure that all areas are considered whilst taking into account budget constraints, with all advice provided free of charge. Please get in touch today if you are concerned about any of the below:

- ✓ Repaying your mortgage in the event of death
- ✓ Having financial support in the event of a serious illness to yourself or a child
- ✓ Replacing your regular income during a period of ill health
- ✓ Covering the costs of a funeral or generating wealth for family

With access to a large range of insurers from across the market we can offer the most appropriate products to meet your individual circumstances, with competitive premiums and added provider incentives.

With our aim to build long term client relationships we will review your circumstances on a regular basis to make sure you are not paying more than you have to and that any cover is still relevant. Protect your family today and get the peace of mind you need!

* Source: Legal and General, "Deadline to breadline" report 2014.

For a free consultation...

On how we can support you and your family, or for advice on your healthcare options contact us today.

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We can help you secure your next home with trusted mortgage advice

At Scarlett Financial Services we provide fully independent advice on a comprehensive range of mortgages from across the market.

We offer a personal service which provides you with a tailored solution to your mortgage needs. By focusing on good communication we will be able to best understand your requirements initially, before taking the time and care to ensure that any recommendation suits your needs and that your best interests are kept at the forefront throughout the process.

With over 10 years' experience in helping with home finance, the Scarlett Financial Services advisers can support you throughout the process, from start to finish.



Your property may be repossessed if you do not keep up repayments on your mortgage.

There will be a fee for mortgage advice. The amount will depend upon your circumstances but a typical fee would be £295, payable on completion of the process.

If you are...

- ✓ A first time buyer
- ✓ Moving house
- ✓ Looking for a new mortgage deal
- ✓ Raising finance on your home

A mortgage is likely to be the biggest financial commitment made during your lifetime and it can often be a stressful and frightening prospect. We can assist with these concerns and take the stress and hassle out of searching the market and processing the paperwork for you.

We will also aim to develop a long term relationship with you to make sure that we can continue to look after your finances throughout your lives. With our friendly yet professional approach we help put the fun back into home ownership!



Buying to let? We can help you with your property investment to develop your portfolio

With recent regulation changes to the Buy to let market, it has become an increasingly complicated process to arrange the appropriate finance and understand the costs associated with this area of investment.

By helping you understand not only the mortgage options, but also how to improve the profitability of an investment property, Scarlett Financial Services can make sure you maximise your returns and develop the most appropriate plan for the future. Below are just some of the areas we can help with today:

"I have had excellent service from Scarlett Financial Services with regards to my Buy-to-Let Portfolio. They are prompt efficient and good value for money. I would be happy to recommend them to anyone else."

- ✓ **Standard Buy to Let purchase, re-mortgage and further borrowing**
- ✓ **Specialist Buy to Let**
(HMO, student let, holiday let etc.)
- ✓ **First time buyer Buy to Let**
- ✓ **Limited Company Buy to Let**

It is important as an investor that your finance is arranged in the most cost effective way for your individual portfolio to maximise the return on these investments.

Please get in touch today for a free initial review of your Buy to Let circumstances.

Your property may be repossessed if you do not keep up repayments on your mortgage.

There will be a fee for mortgage advice. The amount will depend upon your circumstances but a typical fee would be £295, payable on completion of the process.

The Financial Conduct Authority does not regulate most buy to let mortgages.



We can help you to get the best treatment should you or a family member become ill

With the increasing strain on our National Health Service and waiting times getting longer and longer, more and more families are looking at ways to access private medical care should the worst happen. Assessing the many and complicated options in the private healthcare market can be difficult and time consuming.

At Scarlett Financial Services we are experts in this area and can do the hard work for you, making sure we find the most appropriate product for your circumstances and provide you with the protection you need at a competitive cost.

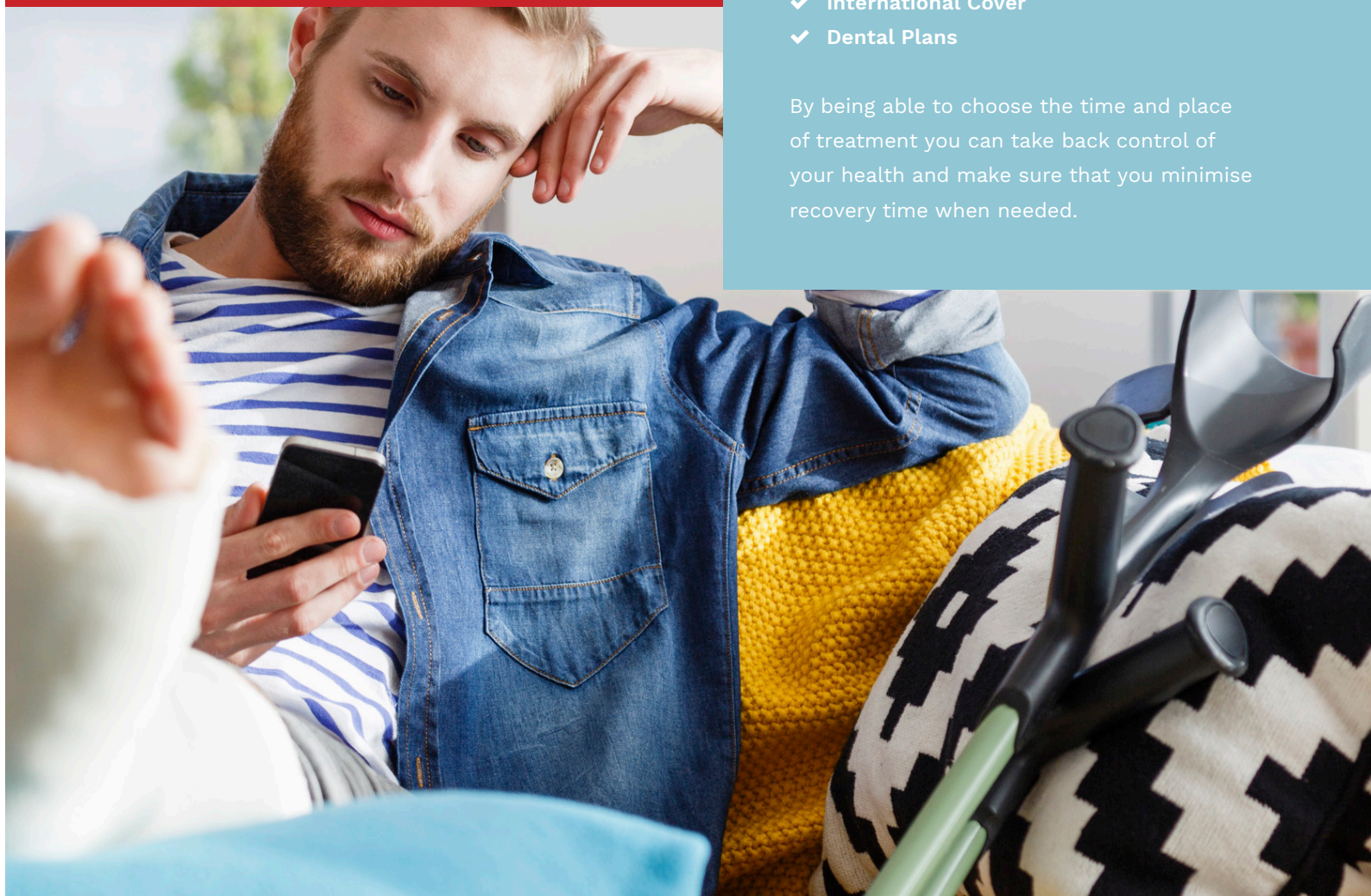
We do not charge for our advice but receive a commission from the provider. Scarlett Financial Services act as a credit broker not a lender.



We can help with any of the following:

- ✓ Private Medical Insurance
- ✓ Cash Plans
- ✓ International Cover
- ✓ Dental Plans

By being able to choose the time and place of treatment you can take back control of your health and make sure that you minimise recovery time when needed.



SCARLETT

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Hard working, professional and friendly advice..

Scarlett Financial Services is a company specialising in Mortgage, Insurance and Healthcare advice for individuals and businesses. With offices based in Ashford, Kent, we offer advice for customers in and around Kent with office and home appointments available to suit the needs of each individual.

We are passionate about customer service and focus on offering a first class service irrespective of the enquiry. By providing you with plenty of our time and energy to help with the process of arranging financial services, particularly during periods of your life and in situations that can often be emotive, we are able to balance professional advice with a friendly approach.

We ensure that our clients are provided with the attention that they need to make important decisions from a dedicated team of specialists, whether it is buying your first home, arranging suitable family protection or arranging a Will, we are here to help and do the hard work for you.

