



**SCARLETT**  
— Financial Services —

TALK TO US TODAY, WE CAN HELP  
01233 800 555 | [info@scarlettfs.com](mailto:info@scarlettfs.com)  
[scarlettfs.com](http://scarlettfs.com)

# Business Financial Services



# Scarlett offer a wide range of services aimed at our commercial and business clients.

- **Corporate Healthcare**
- **Business Protection**
- **Commercial Finance**
- **Wills & Trusts**

Information in regards to taxation levels and basis of reliefs are dependent on current legislation, individual circumstances are not guaranteed and may be subject to change.

## For a free consultation...

On how we can help support you and your business in relation to any of these areas please call today.

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## Wills & Trusts

### How we can help you ensure our 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 Will Services we can make sure you are not one of them and allow 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 making sure that the above are dealt with by having 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.

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

\*Source: <https://www.legalwills.co.uk/blog/need-a-will/#more-2034>



# We can help you to keep control of and protect the future of your business

Starting and building a successful business is a demanding process which takes hard work and dedication, and finance.

Losing control of the business would be most director's worst nightmare but without suitable planning in place this can easily become a reality.

Should the worst happen and there not be suitable protection in place, the loss of a key employee, director or shareholder can result in a business losing its profitability, the owners losing control of the business or in the worst case the business dissolving.

At Scarlett Financial Services, we can help you to understand the importance of protecting your business interests, providing a comprehensive range of options to make sure that all areas are considered whilst taking into account budget constraints, and there is no fee for the service provided.

Tax advice is not regulated by the Financial Conduct Authority.



## Are you concerned about...

- ✓ Repaying your mortgage in the event of death
- ✓ Replacing a key person or business profits in the event of death or serious illness
- ✓ Providing for family in a tax efficient way
- ✓ Buying out a shareholder in the event of death or serious illness

With access to a large range of insurers from across the market we can offer the most appropriate products to meet the individual circumstances of your business, with competitive premiums, whilst making sure this happens in the most tax effective way.

With our aim to build long term relationships we will review your businesses circumstances on a regular basis to make sure you are not paying more than you have to and that any cover is still relevant. Why not get in touch today and find out how you can protect the future of your business and its main asset – you.



## Commercial Finance: We can help you to finance your next commercial property

With commercial rents increasing significantly, more and more business owners are looking to purchase their own commercial property, adding value to the business and increasing the assets held.

Often it is more cost effective to finance such purchase as compared to renting, as with the residential property market.

At Scarlett Financial Services we refer to a 3rd party who then have a comprehensive range of commercial finance companies, with access to a number of specialist providers who can help you secure your next business premises.



**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.

Scarlett Financial Services are not authorised via Personal Touch Financial Services Ltd to provide commercial mortgage advice. We will refer you to a suitably qualified and authorised 3rd party.





## Corporate Healthcare: We can help you support your employees with added benefits

One of the most costly things for a business can be when an employee is off sick, not only are you losing their time but it will often cost money in sick pay benefits. If this person has a significant impact on profitability then this problem can cause major issues.

With the increasing strain on our National Health Service it can now take even longer than ever for an employee to get the treatment they need and return to work as quickly as possible. For this reason, more and more businesses are looking at ways to minimise the impact of staff sickness and make sure they are back to work as soon as possible, one way of doing so is to offer employee healthcare benefits.

With access to options from across the market, the advisers at Scarlett Financial Services are experts in this area and can do the hard work for you, making sure we find the most appropriate product to meet the needs of your business, not only providing a benefit to you but also an added employee benefit.

We do not charge for our advice but receive a commission from the provider.  
Scarlett Financial Services Ltd 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 your employees being able to choose the time and place of treatment you can reduce the amount of staff absence and limit the cost of illness. By also providing an added benefit to your employees you can also increase staff retention and keep hold of those key people in your business.





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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.





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