



Financial Advice for Business

Enhancing people's lives



ellis bates
FINANCIAL ADVISERS

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Ellis Bates are here to enhance people's lives by delivering peace of mind, enabling financial freedom and helping clients achieve their goals.

Financial Advice Services for You and Your Business

As a busy employer, you need fast access to expert financial advice and financial services to help you both build and protect your business at the same time. You want to make the most of every financial opportunity whilst ensuring your assets are future-proofed.

Pension Services for You and Your Business

As corporate pension experts, we are here to help you provide the very best pension benefits for you and your employees and to support you through making those choices.

Planning your future as a business owner and/or Director, your pension sits key to building up your portfolio of invested funds to use when you retire or want to sell your business. One of the biggest benefits available to business owners/Directors when it comes to pensions is that you can pay pension contributions from your company. These will be treated as an allowable expense, reducing the amount of corporation tax you pay and offers the most tax-efficient way to plan for your future.

Group Pension Schemes

The pension you offer your employees is critical in securing their ability to provide for themselves in retirement. You may be a growing business looking for a value-adding pension scheme for your future team, or may have been operating the same scheme for years and would like some expert help in reviewing the scheme and the benefits you want it to offer your employees.

“We are here to support you and your employees at every stage in your business journey”

Nigel Swan
Regional Director

Group Pension Reviews

Regular reviews are imperative, as fees, benefits and enhancements can change markedly over time and as independent pension advisers we can search the whole marketplace to ensure you and your employees maximise pension investments. Services include:

- Group pension scheme review and set up
- Review of Auto-enrolment duties and governance
- Governance Reports
- Review of pension investments
- Advice on ESG/SRI (Socially Responsible Investing)
- Pensions salary sacrifice/salary exchange set up
- Education for employees and support
- Advice and support for trustees on the parameters of defined benefit schemes

Pension Services for You and Your Business

SIPP Self Invested Personal Pension

As a business, you can use your pension in several very tax efficient, effective ways to the benefit of both you as an individual and to the business.

A SIPP is a pension 'wrapper' that allows you to save, invest and build up a pot of pension money and works in a similar way to a standard personal pension but offers you more flexibility with the investments you can choose including:

- Buying company shares (UK and overseas)
- Setting up investment trusts
- Making collective investments, e.g. open-ended investment companies (OEICs) and unit trusts
- Buying commercial property and land
- Making collective investments, e.g. real estate investment trusts (REITs)

SSAS Small Self Administered Schemes

A SSAS is a specialised type of employer sponsored pension scheme and particularly advantageous and flexible for a family run business or to allow a small number of senior/key shareholders or employees within a company to build up a pot of pension money. This pot offers a good deal of flexible investment options and loan backs which can include:

- Buying the company's trading premises and leasing them back to the company
- Making loans to the company and buying the company's shares

A SSAS is run by its Trustees, who are usually the same members of the scheme.

Unless you are very experienced in investment management it is highly recommended you use a qualified financial adviser to set up and administer both a SIPP or SSAS.

Socially Responsible Solutions

Socially Responsible Investing (SRI) is an investment strategy which seeks to consider both financial return and sustainable social/environmental good to bring about positive social change, without causing harm to current or future generations.

SRI allows you to align your values to your investment and pension objectives so if choosing a 'green' option is important to the type of pension you and your company want to offer your employees, we have a wide choice of SRI funds available.

Pension Talks

We offer group or 121 pension chats with you as business owners or Directors and for all your employees to build financial knowledge and long term security.

Financial Planning & Wellbeing Clinics

We offer expert, independent financial advice to both you and your employees, helping you all to visualise, quantify and achieve your financial goals. Financial planning will not only bring peace of mind to your employees and their families but the very real boost to their long term financial assets and security.

These clinics are holistic in approach, covering all aspects of finance and protection including savings, investments, property, pensions, inheritance tax liabilities, insurance and protection, Wills, Lasting Powers of Attorney and Trusts. Our goal is to ensure you and your employees enjoy financial well being and can look forward to a secure financial future together.

Support with legislative compliance and governance

We are regulated by the Financial Conduct Authority (FCA) and as such offer guidance and support in ensuring you are fully compliant with all relevant legislation.

Protecting You and Your Business

Executive Income Protection

Executive Income Protection is designed for small to medium-size businesses looking to offer selected employees an extended sick pay arrangement.

Shareholder and Co-shareholder Insurance and Protection

Shareholder protection allows business owners to buy shares back from a co-shareholder who is diagnosed with a critical or terminal illness or dies. This type of insurance policy helps surviving owners stay in control and minimises disruption to the business.

Partnership Protection

Partnership protection guards your business from losing control of the partnership in the event of a partner being diagnosed with a critical illness, terminal illness or if they die.

Business Loan Protection Insurance

Business loan protection insurance will provide cover to repay a loan, commercial mortgage, or a director's loan if a business owner dies or suffers a critical illness.

Relevant Life Protection (Directors' Life Insurance)

Relevant life protection allows the employer to provide Life Cover on the life of an employee, with the benefit payable to the employee's family or financial dependants.

Key Person Insurance

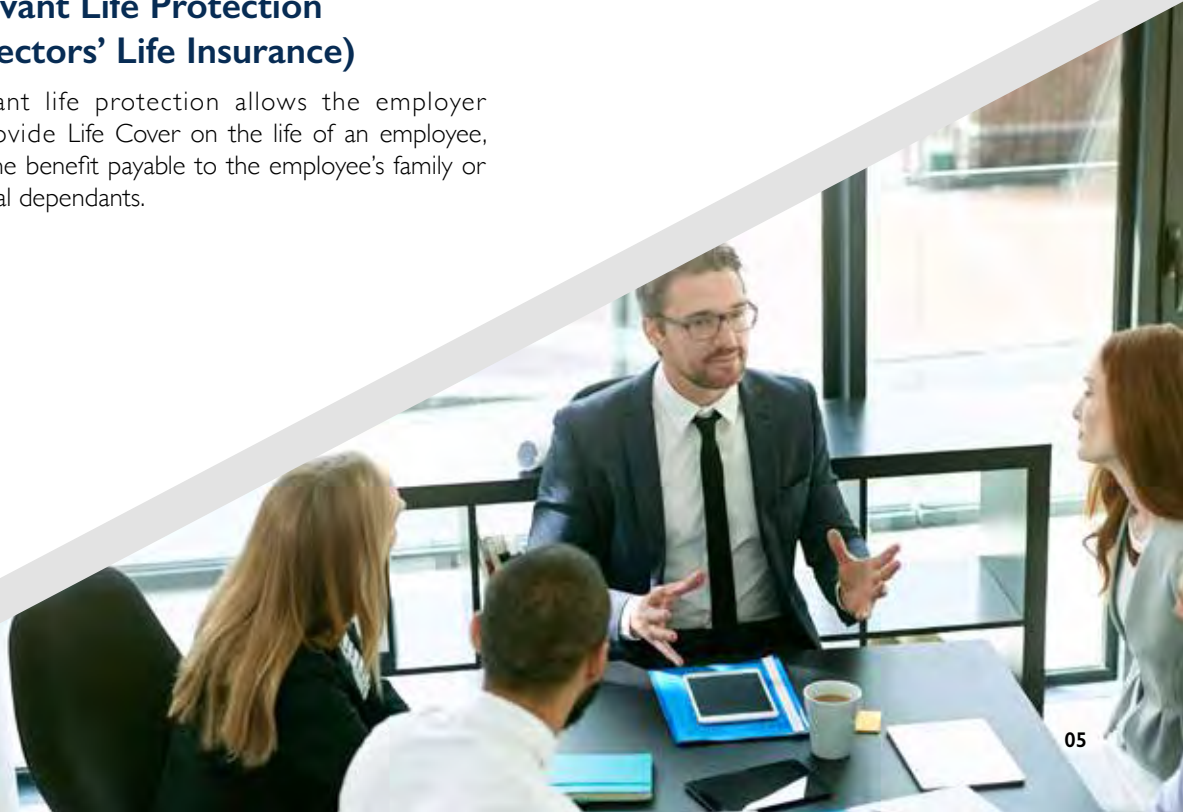
Key person insurance protects your business against loss of profits if one of your key employees becomes terminally or critically ill or dies. The money can be used to find a replacement or to help keep the business trading.

Business Critical Illness Insurance

This type of protection is designed to mitigate the potentially devastating impact if the person specified is diagnosed with a specified critical illness and a cash lump sum or a monthly income is paid out to help the business in such circumstances.

Business and Personal Wills, Powers of Attorney and Business Protection Trusts

Our in-house legal team work alongside your corporate team of financial advisers, to ensure you are protected personally and as a business against potentially punitive taxation, business and personal disruption and to ensure continuity of your business in times of crisis.



Improving Employee Benefits

As well as supporting you as the business owner or Director with expert financial advice, we are here to help you create a dynamic package of employee benefits and to give your employees access to ongoing financial education and resources.

Financial Planning Services for your Employees

The benefits of offering your employees access to financial planning are well documented – reduced stress and better health being the most important, with improved financial education leading to better control over their finances and gaining confidence in their future.

Financial planning as an employee benefit can also help employees with their number one source of anxiety in life: money. Personal finances regularly claim the number one spot on the list of causes of stress and anxiety.

Financial anxiety can trigger debilitating mental and physical health issues which can lead to distraction at work and much higher levels of absenteeism which affects productivity and performance.

Employee Financial Education, Informal Talks and Presentations

We are here as the go-to resource for you, your business and your employees.

By offering employee benefits that can help their incomes go further by making relevant financial advice and guidance readily available and creating a safe place to talk about money, you can make a big difference to your employees' lives:

- Face to face, telephone and video meetings
- 121 and group meetings
- Presentations to your staff (onsite and online) on a range of agreed subjects to inform, reassure and educate
- Bespoke informational packages for your employees

Adding value to your employees with Salary Sacrifice

Pension salary sacrifice is a method of saving National Insurance Contributions (NIC) for you as the employer and your employees alike.

Your employees can choose the level of salary sacrifice and can also opt to sacrifice some or all of any bonuses for extra pension contributions.

The 'win-win' advantage is that your employees save on tax and NICs and so will your business, with the savings coming from the exchange of salary for pension contributions before the income tax is applied.

Additionally, you can decide to increase the total pension contribution by adding some, or all, of the resulting employer NIC saving and there would be no tax charge for the employee, a very welcome boost for your cost of living-beleaguered employees.

Salary sacrifice also offers full and immediate tax relief for higher rate tax-payers, who would normally have to complete self-assessment tax returns before the full benefits were afforded.

Protecting Your Employees

Group Income Protection

This is designed to help you as an employer manage sickness absence and the associated costs, with Group Income Protection providing rehabilitation and financial support when an employee is unable to work due to illness or injury.

Group Life Cover & Death in Service

Helping give employees and their family peace of mind, Group Life Insurance can pay a tax-free lump sum to their loved ones in the event of an employee's death.

Group Critical Illness

Helping support employees through a life-changing illness, Group Critical Illness provides financial, emotional, and practical support for employees diagnosed with a specified critical illness.

Employee Pension Consultations and Reviews

Understanding the importance of different levels of pension contributions is vital for your employees, and the impact just a relatively small increase can make to their retirement lifestyle.

We are happy to visit your offices annually or on a more frequent basis and to hold pension meetings with your employees as part of your financial wellbeing responsibilities.

Family Protection & Inheritance Planning for Your Employees

We have a legal services team at Ellis Bates who would be delighted to speak with your employees either individually or in groups on the benefits of making a Will, having Lasting Powers of Attorney in place, Guardianship Orders to protect children under 18 and Trusts.

If you would like to speak to one of our Corporate Team about expert, independent financial advice for you, your business and your employees, please do get in touch.

“Reduced stress and better health are the most important benefits of financial planning”



Strategic Investment Advice

With our own in-house investment team and over 40 years' experience of working with business owners and Directors, we offer expert investment advice, support and management services on:

- Investment Trusts
- Venture Capitalist Investment Trusts
- EIS Support
- Discretionary Portfolio Management
- Investment Training & Compliance
- Sustainable (ESG/SRI) Investment Options

We offer investment advice on both a personal and business basis.

Transferring Business Wealth into Personal Wealth

In many cases as a business owner, your business is your life plan, but there are many benefits of seeking expert financial planning advice throughout the journey of your business but none more so as you approach your exit strategy. Not only is there a myriad of legislation and taxation law to navigate, but forward planning will ensure your business wealth transfers to your personal wealth as tax efficiently as possible.

Our advice covers:

- Exit Strategy Planning
- Business sale timing and proceeds as part of lifestyle and retirement planning
- Inheritance tax planning
- Wealth transfer
- Inheritance Tax planning
- Investing the proceeds of business sale
- Maximising allowances and reliefs throughout any wealth transfer process
- Generational estate planning if business is being sold/transferred to family members

We are here for you from the very first day of your new business right through to your business sale and exit, ensuring you build and retain wealth effectively and in line with your financial goals.

If you would like to speak to one of our Corporate Team about expert, independent financial advice for you, your business and your employees, please do get in touch.



Corporate Team Key Regional Contacts



Nigel Swan
Regional Director; Head of Pensions, Financial Planner



Colin Welsh
Chartered Financial Planner



Amy Burge
Financial Planner



Matt Stirling
Financial Planner



Dawn Elkington
Financial Planner



Gary Leftley
Financial Planner



Matthew Hawksworth
Regional Manager and Chartered Financial Planner



Ben Clapham
Director of Financial Planning



Dax Bayley
Regional Manager & Financial Planner



With offices throughout the UK your Adviser offers face to face, video and telephone meetings, tailored to your preferences and schedule.

Expert Financial Services Throughout the Lifetime of Your Business

Starting up in Business/ New Business

- Group Pension Scheme Set Up
- Group Pension Scheme Reviews
- Socially Responsible Group Pension Schemes
- Support with legislative compliance & governance
- Shareholder protection
- Business critical illness
- Partnership protection
- Key person insurance
- Healthcare insurance
- Financial planning advice
- Tax planning
- Business & personal Wills
- Business protection trusts
- Powers of Attorney

Already in Business

- Protecting your employees
- Improving employee benefits
- Group critical illness
- Group life cover & death in service
- Group income protection
- Salary sacrifice set up and management
- Employee pension reviews
- Employee talks and consultations
- Financial planning for employees
- Family protection
- Inheritance planning for your employees
- SIPP & SSAS
- Strategic investment advice
- Financial wellbeing clinics

Selling/Exiting your Business

- Exit strategy planning
- Transferring business wealth
- Sale timing and proceeds investment
- Wealth management
- Inheritance tax planning
- Generational/Family wealth transfer
- Retirement planning
- Pension management
- Family ownership
- Share ownership transfer
- Investment advice

HOW WE HELP OUR CLIENTS...

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FCA Regulated

We are totally independent, privately owned and not tied to or influenced by any products or providers, which means that our advice is always impartial. As Independent Financial Advisers, we are authorised and regulated by the Financial Conduct Authority (FCA).

YOUR ELLIS BATES FINANCIAL SERVICES

FINANCIAL & RETIREMENT PLANNING

GENERATIONAL FINANCIAL
PLANNING

INDIVIDUAL & GROUP PENSIONS

INVESTMENTS & SOCIALLY
RESPONSIBLE INVESTMENTS

WILLS, TRUSTS, PROBATE & LASTING
POWER OF ATTORNEY

MORTGAGES & EQUITY RELEASE

INSURANCE AND PROTECTION

INVESTORS IN PEOPLE
We invest in people Gold



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