

TRUSTED FINANCIAL ADVICE THE NFU MUTUAL WAY



We tailor a plan that's right for you



NFU Mutual
FINANCIAL PLANNING

ADVANTAGES OF TIMELY ADVICE

The sooner you start getting expert advice about your financial goals, the sooner you're likely to reach them.

Our Financial Advisers are here to share NFU Mutual's wealth of knowledge, answer your questions and to bring clarity and focus to your goals.

What financial advice could mean to you:

- feeling confident about your decisions
- helping you decide which solutions are financially beneficial
- peace of mind for your family's future
- taking advantage of pension and investment tax breaks
- avoiding making hasty, costly, ill-informed decisions
- understanding the most tax efficient ways of taking money out of your investments
- showing how to pass wealth through generations.



OUR FINANCIAL EXPERTISE AT A GLANCE

A team of highly qualified and experienced Financial Advisers across the UK who can offer tailored advice on:

- protecting you, your family and your business against the financial impacts of illness, injury or death
- investing for growth or income, or both
- passing on family wealth tax-efficiently.



WE'RE PEOPLE HELPING PEOPLE

When seven farmers from the Midlands set out to attract new union members by offering insurance in 1910, few of them would have predicted how successful they'd be.

100 years later, NFU Mutual offers an extensive range of insurance products and financial solutions to protect your family's future finances. NFU Mutual is different. We're not on comparison sites and operate through a nationwide network of 295 agency offices. Have a real conversation about your needs with an NFU Mutual Financial Adviser and build a long-term partnership to support your financial goals.

Mutual. It's a small word, but it means an awful lot.

A passion for people

At our heart, we're people helping people. We want to take care of you and your family. Using our years of expertise we can offer the advice and products to help you achieve that.



There is little that is more important than securing the financial future of you and your family. Financial advice is essential for navigating the complexities and giving you the confidence that you've made the right decisions.



Graham Harvey, Head of Financial Services, NFU Mutual

7 SIGNS THAT FINANCIAL ADVICE COULD BE RIGHT FOR YOU

1. Changes to your family circumstances

No matter how well we plan, life has a habit of catching us unaware. How would your family cope if you were seriously ill or if you died? Would their future be secure if you were unable to work because of accident or illness? And following a divorce, it can be difficult to separate a lifetime of combined finances – our Financial Advisers can discuss your protection and pension needs.

2. You're not sure you'll have enough income in retirement

Are you unclear about whether your pension savings will be sufficient when you slow down or stop working? Perhaps you want to review your existing pension and add to it with further investments – or even start a new one. It's never too late to discuss your retirement plans.

3. You're tired of low interest rates and want your money to work harder

With many years of low interest rates, it can feel frustrating having savings accounts that are not earning as much as you'd like. There are a range of other options for investing your money. Our Financial Advisers can help you assess if they're right for you.

4. You want to help the children in your family

Whether you want to plan for school or university fees or give a helping hand on to the housing ladder, our Financial Advisers can explain the options and work out the right plan for you and your family's future.

5. You want to take money out of your pensions

Once you reach 55 (57 from 2028) you have a range of options when it comes to taking money out of your pensions and enjoying the benefits. Our Financial Advisers will explain your choices and recommend the right option for you, helping you avoid the tax traps.

6. You're about to receive a windfall

Managing your day-to-day finances is usually straightforward for most of us, but how can you make the most of a large windfall, whether it's a bonus or an inheritance? It's always worth formulating a plan which addresses any tax obligations while ensuring you enjoy as many of the benefits of that windfall as possible.

7. You want to leave a legacy to your family

If you're thinking about the next generation, we can help you identify ways to ensure your family benefits from any wealth you want to pass on in the most tax-efficient way.

You need to know:

The value of investments and any income from them can go down and you may get back less than invested.



Setting time aside to seek professional financial planning advice to offer you and your family financial peace of mind, could prove invaluable. 

**Nick Hancock, Financial Planning
Manager, NFU Mutual**



DEVELOPING A PLAN THAT'S TAILORED FOR YOU

Together with your NFU Mutual Financial Adviser, you'll develop strategies to invest and protect your wealth and use relevant products and services to get the plan into action to help reach your goals.

To provide the most suitable advice for your personal circumstances, we start by getting to know you to build a clear picture of where you are and what you want to achieve.

Your written financial plan will help you stay on track over the years.

We understand life changes so your plans should too. As your circumstances change, stay in touch so your financial goals can reflect any life changes.

You can keep an eye on the performance and value of many of your NFU Mutual investment products as often as you like, by visiting

nfumutual.co.uk/myi

Let's talk, we're ready to start the conversation if you are.



To start talking call us free on
0800 622 323 (option 3)

A PERSONALISED FINANCIAL PLAN IN 3 EASY STEPS



The sooner you start getting expert advice about your financial goals, the sooner you're likely to reach them.



NEXT STEPS

So when you are ready to start the conversation just contact your local NFU Mutual agency office. To find your local agency office go online at:

nfumutual.co.uk/agent-offices

You can speak to us over the phone too, by calling free on **0800 622 323** (option 3)

NFU Mutual Financial Advisers advise on NFU Mutual products and selected products from specialist providers. When you get in touch they'll explain the advice services they offer and the charges.

We're committed to supporting our customers, whatever your circumstances or needs we're here to help.



NFU Mutual

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If you're hard of hearing or deaf, or you have difficulty with your speech, you can contact us by using the Relay UK app on your smartphone or tablet, or by dialling 18001 before our number on your textphone.

To stop us contacting you for marketing write to Marketing Department (Do Not Contact Me), NFU Mutual, Tiddington Road, Stratford-upon-Avon, Warwickshire CV37 7BJ or contact your local agency.

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