

Life stages when you might need financial advice

In your 30's

Buying a house

Buying a house can seem complicated. We can help with advice about mortgage cover

First-time buyers

In 2018, the average age of purchasing a first home in the UK was 31¹

Starting a family

You'll need to think about how your family would cope if you became ill, died or were unable to work. We can help you plan so that your loved ones are protected.

New families

The average cost of a part-time nursery place for a child under two soared by seven per cent, to more than £6,300 a year in 2018²

In your 40's

Investments

Are you making the most of your hard-earned income or a windfall? Our advisers can explain all the options & ensure your money is invested wisely.

Starting or expanding your business

We can advise you on business protection insurance and employee benefits.

In your 50's

Pensions & retirement

Do you know if your pension savings will be sufficient when you slow down or stop working? We offer a number of services regarding pension planning and offer investments to help you plan & enjoy your future.

Pension age

State pension age is gradually increasing for men & women and will reach 67 by 2028³

Tax efficient investments

Are you sure your current investments are tax efficient? We provide advice to help make the most of your investments.

In your 60's

Selling or downsizing a property

We can talk to you about your investment options.

Inheritance Tax

We want to help you leave your money to your family and not the taxman.

As the country's leading rural insurer, we can also help with succession planning, to help safeguard the future of your farm.

SOURCES: 1 – FT Adviser [November, 2018]; 2 – The Independent [August, 2018]; 3 – Age UK [June, 2019]