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Company Overview

Bebbington Brumby Townend Group Ltd is a firm of highly qualified Independent Financial Advisers. We have many years experience in retirement planning, especially for those working within education.



Introducing our Services

This brochure is designed to give you an overview of our company and the comprehensive range of services we have to offer. It will give you an insight into our organisation and we hope that you find it useful and informative.

Following your attendance at this Teachers' Retirement Agency seminar we are pleased to offer you a no cost, without obligation initial consultation.

Our structure and approach allows us to combine the skills of Financial and Estate Planning professionals under one roof. This is a major advantage when meeting the ever increasing needs of our clients and their families through our holistic planning process.

In today's world of increasing wealth, changing legislation, greater expectations and the need for self provision, a professional adviser needs the support of specialist services. Our Independent Financial Advisers work as strategic financial planners within BBT Asset Management.

This means that they can harness the expertise of each of our specialist divisions to devise a holistic financial plan tailored to your individual needs. The success of this approach is demonstrated by the fact that many of your colleagues have used our services as they prepare for their retirement.

Operating nationally, our aim is for clients to achieve peace of mind in the knowledge that they have a structured yet flexible financial plan.

We believe this is best achieved by addressing the following three key areas essential to creating financial security, confidence and the management of family wealth.



1. Income whilst working is usually replaced by the Teachers' Pension Scheme and the State Pension. You may also have additional pension plans or other sources of income. We start by looking at the dates and amounts of your future net retirement income. This will include, where applicable, future income from your spouse or partner. Anticipated future monthly lifestyle expenditure is estimated and then compared against future income.

2. Capital has an equally important role within your plan. Our experience shows that, after consultation, most of our clients have sufficient income in retirement to meet their monthly lifestyle expenditure. The rising cost of everyday living means that, over time, pension income does not manage to keep pace with the true rate of inflation for a retired person. The role of capital within your plan is to be available for meeting any future shortfall.

3. Estate Planning is essential if you are to protect and manage your family wealth. On death most people want to leave their assets to children and other nominated beneficiaries. Many of our clients wish to, where possible, avoid the potential reduction in value caused by taxation, ill health and care costs. These wishes should be incorporated into your plan. If you are likely to inherit from your parents or relatives, their position should ideally be considered. This will ensure that all family wealth planning opportunities are explored.



BBT Asset Management is dedicated to the provision of Independent Financial Advice. We believe this is a major advantage when meeting the ever increasing needs of our clients. This is in contrast to a Multi-Tied or Tied Agent, who may only advise and offer products from a limited range of companies.

Our well established team of advisers pride themselves in creating a well presented, bespoke financial plan. Their recommendations will be produced in conjunction with the relevant legal, mortgage, annuity and healthcare divisions as required.

We have provided an overview of these divisions in this brochure for your information.

Finally, we can also call on the services of Accountancy, Legal and Stockbroking professionals should this be required.



This area of financial planning is one which, although very important, is often overlooked or forgotten. Managing family wealth through the generations is becoming an increasingly important issue for many of our clients. We can work with you directly or at a discounted cost in association with your BBT Asset Management Independent Financial Adviser (IFA)

Our clients want to ensure that children and other beneficiaries inherit their wealth. Careful planning will lead to the best and most effective strategy and can avoid the following potential pitfalls:

- Most people fail to appreciate the risks which may be involved in leaving assets directly to beneficiaries.
- Many couples make the mistake of leaving everything directly to a surviving spouse, which whilst understandable may not be the most effective strategy.

Unless your Will incorporates specific trusts there is a significant risk of family wealth being eroded. This could lead to:

- Increasing a beneficiaries' Inheritance Tax liability.
- The inheritance being included in a future divorce settlement or law suit.
- The inheritance being diluted by a surviving spouse remarrying and subsequently divorcing, resulting in a reduction of family wealth.

We firmly believe that all clients should address these issues and BBT Estate Planning can provide effective solutions to these potential problems.

Our services include: Wills, Trusts, Tenancy issues and Lasting Powers of Attorney. By working in conjunction with your BBT Asset Management IFA and other professional advisers we can ensure that, on death, probate is completed in a timely, efficient and cost effective manner.



If you have an Additional Voluntary Contribution (AVC) Free Standing Additional Voluntary Contribution (FSAVC) Personal Pension or Stakeholder Pension scheme, making the right choice at retirement is critical.

- Can you take a tax free lump sum from the scheme? If yes, is this the best choice for you?

We can advise you of the most suitable options and research the market for the best annuity rates. You should always bear in mind that:

- Not all annuity providers are equal. The difference between the best and worst annuity incomes can be significant.
- Any lifestyle or health issues should be taken into account and may significantly increase the income available.
- You do not always have to stay with your current pension provider when you retire.



If you have a mortgage it should be reviewed as part of your plan. Having access to the latest mortgage sourcing systems means we can provide you with details of the very latest mortgage offers. We will research and recommend mortgages tailored to your specific requirements so there is no need to look any further. We can manage the whole process, liaising with Estate Agents, Accountants, Solicitors and Surveyors as required. This will ensure that everything runs smoothly from start to finish.

This service is also available to other members of your family.

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



Growing NHS hospital queues and concerns regarding specialist treatment costs mean that Private Medical Insurance (PMI) is becoming an area of consideration for many, particularly if being able to choose the time and place of treatment is important.

For those planning their finances, PMI can provide the additional security of knowing that if expensive treatment is required, their hard earned capital will not be eroded.

In order to make sure the policy you choose is the right one for you, a specialist Healthcare Consultant can guide you through the maze of different plans available.

For those with existing cover, the range of options now available means that regular reviews are essential if you are to continue to receive good value for money.

Take time to consider the benefits that you currently have, it is easy to confuse PMI with other types of cover.

Ask us about Eduhealth, the range of low cost, bespoke healthcare plans for those in education and their families.

We hope that you enjoy the seminar.

On the back page you will find a frequently asked questions section which may be of help.

Frequently Asked Questions

Bebbington Brumby Townend Group Ltd are Independent Financial Advisers. What does this mean?

There are three classes of financial adviser:

INDEPENDENT FINANCIAL ADVISERS (IFAs) - offer unbiased advice and recommend the most suitable products, if any, after researching the whole market.

MULTI-TIED AGENTS - are allowed to recommend the products of a limited selection of providers.

TIED AGENTS - can only give advice in relation to the products of one provider.

What happens following the seminar?

Your completed Teachers Retirement Agency form requesting a meeting is sent to us. Once this has been received we will send you an acknowledgement letter. This letter will explain the next step and provide you with all relevant contact details.

Where will my initial consultation take place and what information will I need?

Meetings usually take place in the comfort of your own home. Your acknowledgement letter will contain all the information you need to prepare for the meeting.

What does it involve?

The purpose of your initial discussion is for us to gather an overall picture of your current financial position and to understand your aims and ambitions. From this information we can answer your questions and, where appropriate, help you to plan for the future.

How long will it take?

To ensure you gain full advantage from the consultation, your adviser would normally need around 2 - 3 hours of your time to discuss your financial situation and concerns in full.

What does it cost?

Your initial meeting is free. Should you wish to take things further then your adviser will explain what needs to happen next. They will explain the options of paying by a fee, commission or a combination of both.

Am I under any obligation?

No. The purpose of the first meeting is to find out if we can be of assistance, more importantly, it is also for you to decide whether you would like to use our services.

I have a partner, should they be present?

Yes. We recognise that most couples want to be advised jointly, our experience shows that partners should be present to ensure you both get the maximum benefit from the meeting.

My partner does not work in education, can you help?

Yes. We adopt a holistic approach to your financial planning. We will be able to advise you and anyone connected to you, including parents and children if appropriate.

You use the term monthly lifestyle expenditure, what does this mean?

This is the amount of net income required to meet your day to day living expenses such as utility bills and food. It excludes one off purchases, holidays and luxury expenditure.

We hope you have found this information useful and look forward to being of service to you in the future.



Contact Details

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