



AM&A Corporate Client Care Proposition

Advice is perishable, even if it appears to be the best possible advice at the time it is given; its value will be eroded over time as a result of changes to personal circumstances, legislation, tax law and investment markets. Our Corporate Client Care Proposition allows us to continually ensure that your company's affairs are in order based on the financial and legislative conditions at the time.

Our Corporate Client Care Proposition offers your company and key employees, reasonable unlimited access to our advisors (with no obligation to purchase any financial product) and covers advice in the following areas:-

Auto Enrolment

All employers (even those with only 1 employee) will soon need to enroll certain staff into a qualifying company pension scheme and make contributions to the fund. Failing to comply with auto enrolment rules will result in a fine. If you don't already offer a workplace pension scheme, then a suitable scheme must be set up before their staging date. We can help you to understand how and when auto enrolment will affect your company and take away all the administrative headaches.

In addition we are able to help business owners with any administrative work required in ensuring that any existing pension arrangements comply with the legislation.

Asset Management

We offer advice on risk management and diversification of assets for long term company funds.

Business Protection

We offer advice on Shareholder/Partnership protection, Key Person cover, Pension Death in Service benefits, Relevant Life plans, Corporate Critical Illness and Income Protection. We can review any existing Shareholder/Partnership arrangements to ensure tax efficiency and can put in place the necessary arrangements to ensure that monies are available to meet any financial needs arising on the death or ill health of a partner or shareholder.

Corporate Financial Planning

We advise businesses on the composition of remuneration packages and tax efficient means of extracting profits including the use of salary sacrifice arrangements.

Corporate Retirement Planning

Advising on retirement benefit options from occupational and personal schemes, pension transfer and opt out situations, income generation and advice on retirement options. Advice can also be provided on existing pension arrangements. In most cases we can arrange corporate pension contributions including employee contributions free of our normal implementation charges. We will liaise with pension providers to ensure that the administrative burden on you is kept to a minimum.

Please contact us to arrange a meeting to discuss how our Corporate Client Care Proposition could be of benefit to you and your company.