

INVESTMENT BOND REVIEW SERVICE

Praxis Wealth Solutions Limited has launched the **Investment Bond Review Service**.

We are experiencing a high level of enquiries relating to clients with existing investment bonds who may be facing any number of issues ranging from:

- Excessive investment restrictions on the inclusion of alternative asset classes/investments.
- Underlying portfolios carrying losses compared to the initial premium value.
- Unsatisfactory service levels from existing providers.
- A requirement for forensic assistance in formulating a complaint against their initial advisor.

Whilst life insurance contracts offer unique and flexible planning opportunities, we acknowledge that there are policyholders with existing arrangements, who often feel isolated and uncertain about what action can and might be taken to improve their policies. Uncertainties range from the fear of high redemption costs being incurred due to large front end commission, through to queries about potential tax implications on encashment.

There are however a number of different solutions available to policyholders who find themselves in this position, for example "novation" of policies, use of "deficiency relief" and other planning techniques which could be applied to good effect.

The Investment Bond Review Service is aimed at helping both advisors and their clients to consider their options.

CHARGES

We offer an initial review free of charge, which looks at existing contracts and considers the client's underlying financial objectives. From this we provide a generic report for advisors and clients to consider.

Should a client decide to accept and implement the advice then a fee will be charged.

CONTACT

For further details please contact

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