



# Employment Change Financial Counselling Service

Parsonage

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## What We'll Do

**Debt review** Can you make any savings each month? Should you use severance pay to reduce debts. Can you become debt-free? Would it be prudent to do so?

**Spending review** Can you make other savings? We'll make recommendations.

**"Rainy day" cash review** We'll recommend minimum/optimum recommended cash holdings, and put a plan in place to get you there.

**Detailed Investment Review** We'll have a good look at your invested wealth, eg cash ISAs, stocks & shares ISAs, National Savings holdings, share holdings, unit trusts and investment bonds. Are they still suitable? Are they still performing? Can they be improved? Should they be used to pay off debts?

**Parsonage's approved pension review service** How much can you expect to retire on from the pensions you have accrued already? Could you improve your pension prospects by amalgamating your pension holdings? Are your pension holdings cost-efficient?

## What You'll Get

Recommendations on how you should allocate any severance pay.

Investment recommendations suited to **you**, your life goals, your tolerance for investment risk and your tax position. We always use tax allowances when we can.

Recommendations about your existing pension policies.

**Going it alone?** We'll help with counselling on new ventures – and refer you to external specialists to give you the best service we can.

Fee-based, impartial advice focussed on your needs.

The Financial Services Authority does not regulate tax advice



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