

WELCOME TO ASSET HARBOUR

Asset Harbour is a family business set up in 2010, with a bold objective of highlighting the importance to families and businesses alike about the importance of putting the basics of estate planning in place in an understandable and accessible way.

Our promise is to help customers to make life changing decisions giving them and their loved ones the financial support needed if the unexpected happens such as Life Cover, Serious Illness Cover and Income Protection, Health Insurance, Wills, Trusts and Lasting Power of Attorney.

All our Financial Planners are committed to providing our clients with the best possible service to safeguard their assets and protect their wealth in the future.



PROTECT MY LIFE

Life insurance can help your family cope financially when you die or become seriously ill. It is intended to provide help to your loved ones when they cannot rely on your salary or income any longer, to clear debts, pay off the mortgage or just cover everyday expenses.

We will explain what types of cover are available, answer your questions and crosscheck any existing policies. By getting to know your personal needs and circumstances we can give you peace of mind that everything is covered.

There really is no replacement for the satisfaction in knowing your family's financial needs will be met if you are no longer able to provide for them.

MORTGAGE NEEDS

Asset Harbour are one of the leading award-winning independent mortgage specialists in the South of England, winning the prestigious SME 2020 Financial Award for "most client-focused financial planning firm" in Surrey. Our independent mortgage advisors can search the market on your behalf to seek out the most appropriate mortgage for your needs and circumstances.

With such a wide choice of mortgages available, choosing the right one can be extremely difficult. Asset Harbour are experts within the mortgage industry and with our knowledge of the current market we can help you choose your next mortgage.

Not only will Asset Harbour be able to search for products based on interest rates and fees but will also be able to consider what is available to you and with a detailed knowledge of the individual lenders, can steer you in a direction where you are more likely to be accepted.

We search the entire market, saving you time and money on your mortgage. Asset Harbour are a true 'whole of market' mortgage broker and have access to products not available on the high street, many of which are available to us on exclusive terms.

Whether you are a first-time buyer, moving home, purchasing a second property, looking to purchase and refinance an investment property or seeking to re-mortgage your home, we will help you secure the most competitive mortgage product. There are a variety of mortgage types available on the market today and without the correct advice you may not be recommended the best product to suit your individual needs.



PROTECT MY HOME

Home insurance protects you from insured events that damage your home or your belongings. If your home is damaged or destroyed in a fire for example, then having the right insurance could mean the insurance provider will pay to replace your belongings and repair or rebuild your home.

Home insurance is made up of buildings insurance and contents insurance which can be bought separately or together.

Call us now on **01276 986333** for more information or email info@assetharbour.com

Asset Harbour are an Exclusive Associate of Vitality Health and Life and do not form part of the same group as Vitality Health and Life.



PROTECT MY HEALTH

Health insurance is a policy that covers the costs of private healthcare. It protects you from paying the full medical costs when you are injured or sick.

Just like car insurance or home insurance, you choose a plan that suits your needs and pay a premium each month.

Private medical insurance is designed to work alongside all the services offered by the NHS but focuses on providing quicker access to treatment for acute medical conditions that develop after your health insurance policy has begun. Asset Harbour have agency agreements in place with Vitality, Bupa, and AXA PPP for Health Insurance.

WILLS and ESTATE PLANNING

A Will is vital to protect your family's future financial security.

Anyone who owns property or has any type of asset should make a Will in order that relatives, friends, or charities benefit from the estate. Without a Will...

- Your spouse/partner may not inherit your home
- The future care of your children (under 18) will be decided by the courts
- On second marriage only one set of children could inherit
- The government decides who inherits your estate

Every family's situation is different which is why we specifically tailor our service based on your needs, wishes and concerns. We are members of the Society of Will Writers and through our membership we comply with their Code of Practice. All our Will drafters are SWW qualified, and our work and advice are covered by Professional Indemnity Insurance of £2.5M.



TRUSTS

A Trust allows you to set aside an asset to benefit a specified person or people (the 'beneficiaries').

Life insurance policies are such an asset, and by putting a policy into Trust will affect what happens to the pay out in the event of your death. The proceeds will be paid directly to any beneficiaries rather than to your legal estate – thus avoiding inheritance tax.

LASTING POWER OF ATTORNEY

A Lasting Power of Attorney (LPA) is a way of giving someone you trust the legal authority to make decisions on your behalf if you lack mental capacity at some time in the future or no longer wish to make decisions for yourself.

It is always advisable to appoint a trusted representative – known as an Attorney – who can look after your finances and welfare should the situation arise.



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