



Oracle

*personal and corporate
financial planning...*

plan for your future - today

Oracle

Oracle Financial Planning was founded with a clear vision of financial planning and investment excellence, the highest standard of accountability.

An expanding and dedicated team of IFA's who work to forge long term relationships with clients. We ensure our clients financial requirements are catered for throughout the different phases of life by developing close personal relationships, applying our knowledge of our clients' needs and the marketplace to every aspect of finance. We aim to deliver the best possible financial planning service to all private and corporate clients.



Simon Reynolds
Director

Nigel Orrick
Director

Simon Hopkin
Director

John Graham
Director

*helping plan your financial future
giving you and your family total
peace of mind...*

Mortgages

Insurance

Tax Planning

Investments

Retirement Planning

Inheritance Tax

Wealth Management

Corporate Financial Planning



Ken Morrell
Director

Oracle - financial planning and investment excellence

Mortgages
Insurance
Investments
Tax Planning
Retirement Planning
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Wealth Management

Mortgages

Want a fixed rate mortgage? First time buyer mortgage? Moving house? Need a Remortgage? Looking for great mortgages deals?

Oracle Financial Planning is one of the leading independent mortgage and remortgage advisers in the North East. Buying a property is one of the biggest decisions made in life, what to buy and how to pay for it. There are various methods of buying a property be it residential or commercial. Oracle utilise the most modern technology to help select the best deals in an ever changing marketplace.

Residential
Commercial
Buy to Let
Let to Buy
Equity Release

Use our online quotation service to get an idea of your likely repayments, or contact us for a personal consultation. These calculators are for guidance purposes only and do not form an official quotation of the benefits you may or not receive.

Your home may be repossessed if you do not keep up repayments on your mortgage. There may be a fee for mortgage advice, the precise amount of the fee will depend upon your circumstances but we estimate that it will be £300.

Equity Release: This is a lifetime mortgage or home reversion plan. To understand the features and risks, ask for a personalised illustration.

The Financial Services Authority does not regulate some aspects of buy to let and commercial mortgages.

Oracle can help you plan for your future

Ken Morrell Director



General insurance

Buildings Insurance

Buildings insurance is an essential part of your home insurance. It covers the entire structure of your home, including roofs, walls, fences, gates and outbuildings, plus permanent building fixtures like kitchens and fitted wardrobes. You'll be protected from a wide range of buildings risks - fire, explosion, storm, flood, theft, vandalism, subsidence and a whole lot more.

Contents Insurance

Contents insurance is an important element of your home insurance policy. After all, you've worked hard to get your home and everything in it. So it goes without saying that you'd want to protect it with contents insurance cover.

Should the unexpected happen, the contents insurance will get you back on your feet quickly, with the minimum of disruption.

We can also help with:

*Personal Possessions Insurance
Travel insurance
Caravan insurance
Business insurance
Public and Employers Liability
Professional Indemnity*

For a comparison of quotes, or to arrange cover, please follow our online quotation service, or contact us for a personal consultation.

Pensions

Get help on setting up a new personal pension, SIPP or reviewing your existing pensions with pension transfer, stakeholder and state pension...

The good news is that we are living longer! So, very often we are living well beyond our retirement. The not so good news is that in the future it is unlikely that the state will be able to fully support a far higher proportion of the population as pensioners.

Oracle Financial Planning provides information about understanding your state pension, including stakeholder and graduated pension benefits, Oracle Financial Planning advisers can also provide information and help about the benefits of setting up a personal pension or self invested personal pension, SIPP.

The answer is good pension planning for everyone and it's more important than ever.

We can assist with:

*Occupational Pensions
Personal Pensions
Stakeholder Pension schemes
Self Invested Personal Pensions
Alternatively Secured Pensions
Unsecured Pensions
Annuities of all types*



Nigel Orrick Director



‘we are a forward thinking firm of independent financial advisers with years of experience dealing with both private & corporate clients’



Protection

At Oracle we pride ourselves not only on helping you to get the best deal on your mortgage, but also on ensuring that you and your mortgage are properly protected.

Just like our mortgage advice service, our life insurance advice is free - our expert advisers will look at your circumstances and requirements and match the most suitable policy to you, your family and your budget. We have access to the UK's leading insurance companies and competitive premiums on policies such as life insurance, critical illness cover and income protection - providing you and your family with peace of mind at a price that suits you.

Investments

Understand the difference between saving and investing, and how to get the most from your money.

While both investing and saving aim to improve your financial well being, investing is more about aiming to accumulate money over the long term, to provide you with some future financial security. Saving, on the other hand, generally means putting money aside for the shorter term, which could be to help pay for a holiday, a special occasion, a child's education and so on.

Investing, has the potential to bring bigger rewards over the longer term as many investments are linked to the movement of the stock market, which could provide a greater return than you could expect from a bank or building society savings account. However, because the value of stocks and shares will go down as well as up, it also carries a greater risk and you may not get the returns you expect. Unlike a bank or building society savings account your capital is not secure and you may get back less money than you originally invested.

The financial markets, investments, taxation and the economy is always changing as well as your personal circumstances so at Oracle we see it as essential to review any investments on a regular basis. We can arrange a review process to suit you and your individual requirements.

ISA's
Unit Trusts
Investment trusts
Open Ended Investment Companies
Investment Bonds
Structured Products

Wealth management

Our purpose is to provide successful stewardship and investment of family wealth. Oracle Financial Planning aim to combine trustworthiness, independent judgement, original solutions and good value.

For most people, the main aim of generating and then managing wealth is to prepare for their future financial security and that of their family.

We all know that saving for retirement is a long term process; you're never too young to start, and the earlier you start the better off you are likely to be in the future. In retirement, predictable outcomes become even more important to give you the confidence that your aspirations in retirement are achievable. Our focus is to ensure that as you accumulate your wealth, your assets are managed efficiently and in a manner consistent with your future needs and objectives. At Oracle, we see integrated retirement planning as an essential component of a holistic Wealth Management service.

Inheritance tax

Effective inheritance tax planning could save your family hundreds of thousands of pounds.

Inheritance tax (IHT) represents a liability that almost everybody wishes to minimise, so that they can pass on as many of their assets as possible to their intended heirs. As a result of continual rises in house prices over recent years, inheritance tax will now affect most people.

IHT has sometimes been called as the most voluntary of all taxes, because there are so many routes to its avoidance. This may be an exaggeration, but there are many steps that can be taken, with the proper preparation and advice, to mitigate the amount of tax that will have to be paid.

As part of our wealth management services, we advise on inheritance planning and regularly review this to make sure that it is still suitable and as efficient as it can be, taking into account your wishes and changing tax legislation.

Corporate financial planning...

Business Protection
Corporate Finance
Employee Benefits
Pensions

Most small to medium sized firms are unprepared in some areas of financial planning. The consequences of this oversight may simply result in paying more tax than necessary, or it can be much more serious in that events which can and should be insured against are left uncovered, with possibly disastrous consequences for the firm and its owners. Come and talk to us about how we can provide advice tailored to your particular circumstances.

Business protection

What would happen to your business in the event of critical illness striking, or the death of, a key employee, partner or shareholder? Perhaps you're a sole trader? What would happen if you were diagnosed with a critical illness which prevented you working tomorrow? Are you in a partnership? What would happen to you if your partner died or became critically ill? Do you have a policy in place to ensure you can buy their interest?

Corporate finance

Looking for a loan, mortgage or to re-finance existing commitments, Oracle have access to competitive finance solutions.

Employee benefits

We can help employers by arranging the following employee benefits:

Pensions
Group Personal Pensions
Key Man Insurance
Group Sickness Benefit
Group Medical Benefit
Life Insurance

Pensions

If you are an owner-director or an employer wishing to provide pension enhancements for senior employees, or require more specialized retirement planning including Self Investment Personal Pension's, Self Administered Schemes and Executive Personal Pensions, Oracle have experience and knowledge in these propositions.

Contact us to discover how we can provide tailored solutions to meet your particular corporate circumstances...



*making your money
work harder for you, giving
you more financial
stability*

John Graham Director

A tall, white, cylindrical lighthouse stands on a rocky island. To its left are several buildings with red roofs. A path leads from the foreground towards the lighthouse. The sky is filled with dark, dramatic clouds. The foreground shows a rocky, wet surface with some water pools.

*helping you plan financially for
the future - we are with you every
step of the way...*



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The Financial Services Authority does not regulate taxation and trust advice. Your home may be repossessed if you do not keep up repayments on your mortgage. There may be a fee for mortgage advice, the precise amount of the fee will depend upon your circumstances.

Oracle Financial Planning Limited is entered on the FSA Register No. 493035 at www.fsa.gov.uk/register.

The information contained within this document is subject to the UK regulatory regime and is therefore primarily targeted at customers in the UK.

Company registered in England and Wales No. 6753174