

**In this issue:**

- ◆ **New Website**
- ◆ **Evening Presentation**
- ◆ **Life Assurance**
- ◆ **'A'-Day**
- ◆ **Staff News**
- ◆ **Separate Article:**



**'Sin Stocks' versus Ethical Investing**



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The information in this Newsletter is to be viewed as general information and does not constitute advice. It is based on our understanding of the current legislation and market conditions, all of which are subject to change. If specific, individual advice is required, we urge you to contact your IFA.

**STOP PRESS!**

**98% vote to approve Standard Life's demutualisation!**

If you are affected by this and might receive a windfall as a result, why not contact your RTFP IFA for advice!



This issue of our Newsletter comes with a separate article that focuses exclusively on 'Sin' stocks versus Ethical Investing. We thought it too important to edit to fit the Newsletter space.

If this, or any other item interests you and you would like to discuss matters in detail, then please do not hesitate to contact your RTFP adviser on 01285 886111.

**Geoff Pollock, Partner and Senior IFA**

**THE NEW RTFP WEBSITE**

We have now launched our new and updated website, which can be found at [www.rtfp.co.uk](http://www.rtfp.co.uk). Do please visit and bookmark it on your 'favourites' list for easy access. One of the new features is a Profiles page – under the 'How We Work' tab - which has photographs and biographies of some of our team. (You may like to spot our newest member!) The site gives information on many areas of finance and has a useful 'contact me' facility so that you can ask questions while you are on the site and everything is still fresh in your mind.

You will see that there is a 'links' page for our professional associates and organisations, as well as one for *Friends of RTFP*. If you would like your organisation to be added to these listings then please contact Valerie Kiertzner on [.v.kiertzner@rtfp.co.uk](mailto:.v.kiertzner@rtfp.co.uk) or phone her direct line, 01285 886117. We would then ask that you add us to your links page, if you have one, so that both companies benefit from increased site hits.

We will be regularly adding new features and topics and hope soon to have an 'RTFP News' area where anything from internal company information to breaking legislation may be found. You can also access our previous Newsletters in the Media section, so if you wish to refer to something from a previous issue, you can do so online.

If for no other reason, it is worthwhile logging onto [www.rtfp.co.uk](http://www.rtfp.co.uk) to read the quotations that head each page of the site. *Like all good witticisms there is more than a grain of truth in each of them!*

**LIFE ASSURANCE**

Since 6<sup>th</sup> April life assurance has become a lot less expensive - for some.

With the new pension rules it is now possible to have life assurance with tax relief, with the sum assured contributing to your lifetime allowance. This means that higher-rate tax payers can have a net contribution of just 60% of the overall costs, with the government paying the other 40%. In the case of basic rate tax payers, the government will meet 22% of the costs. So, for example, a life assurance policy with a premium of £100 pm could mean a saving of £40 per month, which may be used to boost your pension plans by £51.28 per month (gross).

Life assurance can be quite expensive so it is worthwhile checking if you can save a significant amount with new life cover. Do be aware the sum assured does count towards your lifetime allowance of £1.5 million; any new cover must be underwritten (and will be underwritten on your current age and health).

**'A'-DAY**

This year's Budget Day - 6<sup>th</sup> April 2006 - was dubbed 'A'-Day due to major changes in pension law. These changes have provided everyone with major pension-planning opportunities. The changes are very significant for many people and if you are unsure whether or not you can benefit from the new legislation, please get in touch with your RTFP adviser.

**JACKIE GREENWOOD**



Congratulations to Partner and IFA Jackie Greenwood who has been awarded the prestigious Laybourn Prize from the CII

for passing the 'Pensions Investment Options' (K20) examination with the greatest merit in 2005.

## An Evening With RTFP & Friends

In recent times, RTFP has organised and co-hosted evening presentations at which clients and professional colleagues have had a chance to meet, network and listen to people from other local organisations.

These early-evening events provide an opportunity to listen to four or five short talks from the various host organisations and - where possible - we arrange that the last speaker is a local, specialist wine merchant, who accompanies his talk with a wine tasting.

Our most recent event was held in late May at the Corinium Museum in Cirencester. A superb venue, the newly-refurbished museum provided a bright, clean space that was large enough to accommodate the 60+ guest list, but small enough for everyone to feel part of a very convivial gathering.

Guests were greeted with a glass of champagne and there was a splendid buffet organised by Mark & Wendy Daye of the Wagon & Horses.

The first talk was given by Simon Wimble of the RNLI, who presentation included a film of the work and training involved in being on the rescue team of a Royal National Lifeboat and explained a little about how public donations fund the charity. Simon was followed by David Whitworth, a partner in local solicitors' firm Davey Franklin & Jones. His talk on Inheritance Tax and Trusts - and the implications thereof - following the Spring Budget was of great interest to many. Justin Wateridge, Managing Director of Steppes Travel, Cirencester, guided us across the world supported by a presentation of photographs taken on various trips through this specialist travel agency. He also provided some beautifully-bound, complimentary books that were snapped up by the guests. Geoff Pollock, senior IFA and RTFP Partner, discussed the myriad choices available in financial planning and whether having such a wide range was necessarily a good thing; his conclusion was 'yes it was'. Finally, Charles Stanley-Evans of wine merchants Haynes Hanson & Clark, of Stow-on-the-Wold provided everyone with the opportunity to taste four white wines from Burgundy and gave a most interesting description of each one. He also provided the champagne that was offered to guests on arrival and was generally pronounced delicious.

With many people staying on to chat to the co-hosts, it was after nine o'clock before the last guests left the museum, which had kept all its facilities open so that people could view all the exhibits as part of the evening.

From the written and spoken responses we have received the presentation evening was an undoubted success and our thanks go to all those involved, especially Terri Ralph our Operations Manager, who is responsible for organising the events, as well as members of the RTFP team who worked hard during the evening, offering drinks, keeping the buffet running, tidying up afterwards and generally making things go smoothly.

If your organisation would like to be a co-host in a future presentation, please call Terri Ralph on 01285 886126 and she will explain how the evenings work as well as offering you the opportunity to invite guests and clients of your own. Similarly, if you would like to attend one of our evenings as a guest, then please let Terri know and she will ensure you are sent an invitation.

### Rod Holliman Goes Off The Deep End!



Many clients of Rod Holliman, Partner and IFA, know he is a member of the Deep End Theatre Company. He is currently directing 'Our Country's Good', by Timberlake Wertenbaker, to be performed at the Tuckwell Open Air Theatre in Cheltenham on July 22<sup>nd</sup>. If you would like to watch this thought-

provoking, funny, but above all *true* story of the first play ever staged in Australia, then please call Rod for more details on 01285 886118, or The Tuckwell on 01242 258002. The venue is beautiful and lends itself to evening picnics, too.

### Feedback and Referrals

As a client of RT Financial Planners it is reasonable to believe you are happy with our service and advice. We are keen to improve on both counts. We want to receive your own views. If you have ideas on how we can improve our service please let us know. You can contact us via our website ([www.rtfp.co.uk](http://www.rtfp.co.uk)) or call Valerie Kiertzner, Corporate Services Manager, on 01285 886117.

Similarly if you are happy with our service and advice it is not unreasonable to assume you may know others who could benefit from our independent advice too. Why keep a good idea to yourself!! Again, we are keen to grow, so let Valerie know or contact your own RTFP IFA direct.

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