



# ROSE

Financial Planning

## FINANCIAL SERVICES

We have now added the following services to our portfolio, some via regulated associate firms.

### 1) Life Assurance

- We strongly recommend that all mortgages are protected and your family provided for by the use of **life assurance**!
- Would a lump sum be useful if you are seriously ill or have a bad accident? Using **Critical Illness** cover provides for you and your family.
- Does your existing **life assurance** protect you as a resident of Spain?

### 2) Inheritance Tax in Spain

- Worried about Spanish Inheritance Tax? We have special schemes that can help you remove this problem.

### 3) Income Protection

- If you do not earn an income, how do you pay the mortgage and bills? Protect against loss of earnings due to accidents and sickness!

### 4) Investments

- Are you getting the best returns and avoiding unnecessary tax?
- Do you have the right 'risk' exposure i.e. invested in the correct markets and products?

### 5) Pensions

- Have you any 'paid up' or 'frozen' pensions in the UK? These may not be performing! Let us advise you.
- Working in Spain? You need to provide for your retirement then! We can arrange a scheme to suit your requirements.

### 6) Tax Advice and Planning

- ALL property owners HAVE to file an Annual Tax Return! Are YOU?

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