CAPSTONE
FINANCIAL

Financial Advice for Medical Professionals

Together,
You Achieve

Finances are always personal. Your security, your family, your future; it's all about you. So is our advice.

We understand the complexities of financial planning as a medical professional. There are lots of things to consider: your NHS pension, investing for the future, income protection, retirement planning, and passing wealth to future generations.

Balancing a busy work schedule with wider life commitments, it can be difficult to find time to reflect and plan. A good financial adviser can make all the difference. Capstone advisers are specialists, who will work with you, on an individualised financial plan, tailored to help you achieve your personal goals.

Financial Advice That's More You

Consultants

With our specialist advice, Consultants can better manage their wealth, sustain their lifestyle, and plan well for retirement. Key issues include:

- Navigating the incremental pay scale – ensuring minimal impact on your annual allowance for NHS pension growth.
- Helping you understand how additional PA and CEA awards can impact your retirement package – whilst taking best advantage of the additional income.
- Considering new partial retirement regulations, to ensure you are making the most timely use of your NHS pension benefits.

General Practitioners

When we advise GP's, our focus is balanced between current personal and business tax efficiency, and planning for an optimum retirement.

- Ensuring your records are up to date with PCSE and NHS Pensions, for the most accurate projection of future benefits.
- Explaining the changes to GP pensions, and how these changes will impact your retirement package.
- Working together to make the most of your sessional profits – to plan effectively for the future.
- We understand Global Sum weightings, which puts us in a unique position to give advice tailored for you and your practice.

Dentists

Financial planning for Dentists comes with many complexities and considerations. Whether you are NHS and / or private, our aim is simple: to ensure you have the best advice, to help make the best decisions.

- Planning to effectively maximise your future earnings and rewards – whether you are on the UDA contract, a fee-per-item basis or a patient plan.
- Our specialist advice is tailored to help you make the most of your income and assets.
- Advising on the expansion, refurbishment or sale of your practice – connecting you with expert accountants, valuers, lenders, and solicitors.

Private Practice

Many of our clients operate private practices, whether as an individual surgeon, a dental practice under a limited company, or GP's offering services under a limited company.

We help you understand how to get the best financial rewards and keep your business healthy.

- Working with you on tax efficiency and extracting profit from your business.
- Helping you consider company structure, working closely with specialist accountants
- Guiding you in the best use of your present funds to plan for the future.

NHS Directors and Executives

Being at the helm in such a busy, challenging role can be stressful. Many Executives and Directors can't find the time to manage their finances.

We work closely with executive teams to help improve the knowledge and education around pensions and financial planning – in turn helping you empower senior staff and improving staff retention. With a sound understanding of your choices around NHS Pensions, you will be able to approach retirement with flexibility, and improve your tax efficiency for a sound financial future.

The value of an investment with St. James's Place will be directly linked to the performance of the funds you select and the value can therefore go down as well as up. You may get back less than you invested.

How We Can Help You

Navigating the complexities of financial planning can be particularly challenging for medical professionals, who must balance demanding careers with the need to secure their financial future. From maximising NHS pension benefits and retirement planning to tax-efficient profit extraction and strategic investing, we provide tailored financial advice designed to meet the unique needs of those in the medical sector.

Maximising NHS Pension Benefits

A good review of your NHS Pension benefits is essential – including the following:

- Navigating pay increments
- Pay awards (CEA or National)
- Salary sacrifice & bank
- Identifying NHS Pension errors
- Minimising tax payments on your Annual Allowance

Retirement Planning

By calculating the amount of annual income you will need to sustain your lifestyle into retirement, we will help you build a fund to match your aspirations.

Investing

Whether you are looking to grow your investments, or secure a regular income from them –we'll work together to shape a personalised investment strategy around your needs and lifestyle.

Protection

We'll help you choose the life insurance, critical illness, or income protection solutions that offer the best protection for you and your family.

Inheritance Tax & Estate Planning

You are no doubt searching for the most effective ways to look after your loved ones. Our experts can help make sure your assets benefit your loved ones, rather than HMRC.

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Healthy finances benefit from great advice

Get in touch with our medical financial experts at Capstone Financial on **0161 667 1482**.

Long Term Care Planning

Paying for care can be a huge financial burden that may last for several years. We'll help you understand the options and guide you through the process of putting suitable measures in place.

Tax Efficient Profit Extraction

You should be extracting profits from your limited company in the most tax efficient way. With our advice you can get on top of this.

Cash Management

We help you manage the day-to-day finances of your practice or limited company.

Referral to Specialists

Working with carefully-selected experts, we help ensure all of your financial, tax and legal affairs are in order.

*Please note where there is a referral service the service provided is separate and distinct to those offered by St. James's Place.

Advice regarding long term care planning may involve a referral to Karehero, a care navigator and matching service provider, whose services are separate and distinct to those offered by St. James's Place.

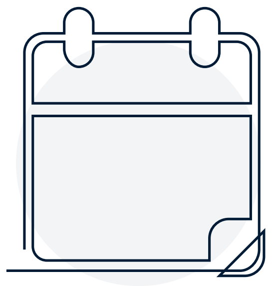
Your Client Journey

You will recognise the Capstone client relationship from your own work with patients. You would never offer a diagnosis and treatment plan without first understanding a patient's current health and their full medical history. We are the same.

Our medical advice team will consider all of your financial plans in full detail, and gather all the information required to build a clear forward strategy. Our aim is to help you get your finances into the best possible shape, for your life right now and your future to come.

Start your journey today

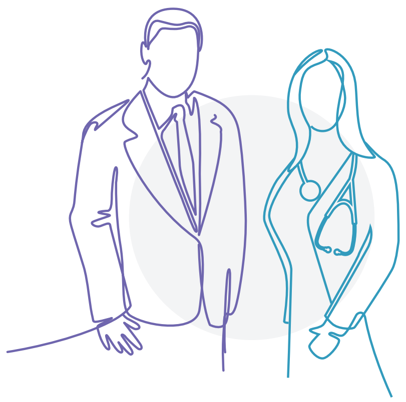
Scan to book your consultation



Book Initial Consultation

Confirm meeting with a medical specialist adviser and sign authority to access your NHS Pension data.

This is a crucial part of the discussion in the first consultation.



Initial Consultation (45-60 minutes)

We will explain the NHS pension schemes, annual allowance, the McCloud Remedy and partial retirement. Review your NHS pension in detail and identify any errors in your record.

This helps us have an initial discussion about your broader retirement plans and how your NHS pension can be maximised to achieve those plans. We also outline the additional information we require to make the most of the "Getting to Know You" session.

'Getting to Know You' Session (60-90 minutes)

We use the information you provide to discuss your current and future financial objectives, and to understand your goals and priorities.

We will gain an understanding of your current income vs outgoings, compared to what you will need in retirement and forecast your retirement income to map this against your objectives.

We also discuss potential threats to this plan, your plan B and outline all opportunities to save tax, build wealth, and help maximise your assets.

Presenting Your Plan (60 minutes)

This is when we deliver a detailed recommendation on the best way to optimise your financial plans and discuss any specific products recommended to put this plan into action.

We also detail all associated costs and charges should you move forward with the advice.

Implementation

Having given you time to reflect on our advice and recommendations, we will complete application forms and documentation.

We are now able to welcome you as a client of Capstone and discuss the ongoing advice service, which is offered quarterly, half yearly or annually to ensure your plans remain on track. You will also be given access to your online wealth account.

Your NHS Pension Analysis Report

Do you understand how changes to the NHS Pension Scheme may affect you? Specifically, changes to the McCloud Remedy and Annual Allowance could affect your retirement plans?

Capstone Medical's NHS Pension Analysis Report is aimed at better informing members about the status and future benefits of their NHS Pension. This report provides detailed insight into the specifics and status of your scheme. It allows us to plan accurately and individually for you.

The specific report we use has helped thousands of Medical Professionals understand their NHS pension and taxation. It has also saved £millions identifying and correcting annual allowance tax charges and errors on members' pension records. By using it, we can work together to answer crucial questions.

- What if you defer taking your pension or take it early?
- What do your earnings look like today and in the future?
- What would the impact be on reducing your sessions / PAs?
- What have you done about your annual allowance, and should you do anything?
- Which pension Scheme is best for you after the McCloud Remedy?
- Should you stay in your legacy Scheme or not?

The report can really help make key data-backed decisions. With the right information, you can be confident in your retirement planning.

What Our Medical Clients Say

I have used Capstone Financial for over five years. As a surgeon, with very little free time, they have provided excellent support and advice. Helping me to get my financial affairs in order. My previous financial adviser couldn't provide the detailed support I needed to understand the complexities of my NHS pension, and this caused me several issues. With the Capstone medical team, I have been able to address my concerns on annual allowance tax charges and do the correct planning required. They also helped check my NHS Pension record and a number of errors were corrected with significant financial benefit. Working with my adviser I have been able to plan for my retirement so I know when I will be able to retire and with what income. I also moved my private pension to them with far greater returns.

Professor Jeremy Wilson PhD, FRCS, Consultant Colorectal Surgeon, WUTH NHS Foundation Trust, Wirral & Spire Murrayfield Hospital, Wirral.

Capstone Financial have gave me a great deal of assistance during the process of selling my practice, introducing dental-specific solicitors and forwarded planning with my NHS pension. Capstone have always put my interests first by giving sound and trustworthy advice. The service and support have always been exceptional.
I would not hesitate in recommending them to anyone.

Anant Patel, Dental Practice Owner

Capstone Financial are extremely knowledgeable about the NHS and private pensions. They are always open and honest about costs and any figures or calculations that are uncertain and that could change. Nothing is too much trouble or too difficult for them. I have worked with several financial advisors before and not found anyone of their calibre. I would strongly recommend them.

Annie, Consultant Psychiatrist, NHS

View all our medical testimonials

The value of an investment with St. James's Place will be directly linked to the performance of the funds you select and the value can therefore go down as well as up. You may get back less than you invested.

Good Financial Health Starts Here

Capstone Financial specialise in financial planning advice for individuals and businesses within the medical profession. We understand the challenges you face and we can help you build a secure financial future.

Let us help you.

Book an appointment today

And speak to your local medical financial expert from Capstone Financial.

Call us on
0161 667 1482

Email us at
capstone-financial@sjpp.co.uk

Or fill out the form online
capstone-financial.co.uk

Scan to book your consultation

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