



Helping to Protect You, Your
Family and Your Business as
a gunnercooke Partner

Together,
You Achieve

Protecting Your Business, to Protect Your Future

As a gunnercooke Partner and business owner, having the right **protection policies** in place is essential for peace of mind. The right cover **helps to ensure you, your family, and your business** are safeguarded against life's unexpected events, giving you confidence to focus on growth and success.

Many gunnercooke Partners put in place a tailored, tax-efficient suite of protection, including:

- ✓ Life Insurance
- ✓ Income Protection
- ✓ Critical Illness Cover
- ✓ Private Medical Cover

There is a wide range of protection options available, each playing a vital role in securing your personal and business finances.

Please note that most protection plans do not have a cash-in value and will stop if payments to them cease.



How Capstone Financial Can Help

At Capstone Financial, we take the time to understand your individual circumstances and financial priorities. We discuss your protection needs and help you **build a tailored strategy** that safeguards what matters most – your business, your income, and your family.



Life Insurance

Lets you leave some financial security for your loved ones if you pass away.

Income Protection

Provides an income if you are unable to work due to illness or injury that includes dividends, bonuses, pensions contributions.

Critical Illness Cover

Provides a lump sum in the event of you being diagnosed with one of a large number of specified illnesses.

Medical Insurance

Helps cover the costs of private healthcare, from diagnosis to treatment.

Life Insurance

Protecting Your Family's Future

Life insurance is essential to ensure that, should the unexpected happen, your family has **financial security and peace of mind**.

For gunnercooke Partners operating through a Limited Company, a **Relevant Life Plan** is particularly valuable. This type of life cover is arranged **through your business**, and the premiums are treated as an **allowable business expense**, reducing your corporation tax liability.

Why it matters:

With personal life insurance, premiums are paid from your net income after tax and National Insurance, which can make cover expensive – especially for higher-rate taxpayers. With a Relevant Life Plan, premiums are paid **before tax**, often making the cost around half that of equivalent personal cover, while still providing the same level of protection for your family.

The levels and bases of taxation and reliefs from taxation can change at any time. The value of any tax relief depends on individual circumstances.

Special Offer for gunnercooke Partners

We've negotiated a special "price-beater" offer with Legal & General. We will research the **whole market for Relevant Life Insurance quotes** on your behalf. If another provider offers a lower price, Legal & General will **match or beat it**, ensuring you always receive the most cost-effective solution.

Executive Income Protection

Protecting Your Income When You Need It Most

Executive Income Protection provides a **financial safety net** for you and your key employees if illness or injury prevents you from working. Unlike standard income protection, it can be based on a **broader definition of income**, including dividends, commission, bonuses, overtime, and pension contributions – giving you a more realistic reflection of your true earnings.

For one-person limited companies and small businesses, Executive Income Protection offers flexibility and tax efficiency. When set up correctly, monthly premiums are allowable business expenses, helping to reduce company profits making this a cost-effective solution.

Why it matters:

- ✓ Protects your personal and business income.
- ✓ Covers dividends, bonuses, and pension contributions.
- ✓ Can be structured to maximise tax efficiency for your company.



Critical Illness Cover

Minimise the Financial Impact of Serious Illness

A serious illness – such as cancer, a heart attack, or a stroke – can have a **significant financial impact** on you and your family. While your ability or desire to work may be reduced or paused, your living expenses often remain the same – or even increase.

Critical Illness Cover provides a **lump sum payment** if you are diagnosed with one of a wide range of specified illnesses. Policies can be arranged on a **term** or **whole-of-life** basis, allowing flexibility to suit your circumstances.

Given that serious illness is statistically more likely than death before retirement, Critical Illness Cover is often considered the most valuable element of any protection plan.

Typically paid personally, we can help **review and compare providers** to ensure your cover is **tailored to your needs** and provides the right level of protection for you and your family.

Why it matters:

- ✓ Provides a **tax-free lump sum** when you need it most.
- ✓ Helps cover everyday living costs if your income reduces or stops.
- ✓ Supports lifestyle adjustments, treatment costs, or time away from work.
- ✓ Gives peace of mind during an already challenging time

Private Medical Insurance

Looking After the Ones You Love

With NHS waiting lists at record highs, **timely access to treatment has never been more important.** Private Medical Insurance can provide reassurance that you and your family can access the care you need, when you need it.

Capstone Financial works closely with **WPA**, offering flexible health insurance policies for individuals and families at **highly competitive premiums.**

Flexible payment options

WPA policies can be paid **personally or through your business**, with the flexibility to change how premiums are paid as your circumstances evolve.

We help ensure that **you, your partner, your children, and other loved ones** are covered with the right level of private healthcare - at competitive premiums - providing **confidence, protection, and peace of mind.**

Why it matters:

- ✓ **Rapid access to specialists:** Minimal waiting times for consultations, diagnostic tests, scans, and treatment at a hospital of your choice.
- ✓ **Access to specialist treatments and medications:** Some treatments or drugs unavailable on the NHS may be accessible privately.
- ✓ **Greater choice and control:** Decide how, when, and where care is provided, giving you flexibility and peace of mind.
- ✓ **No GP referral required for most benefits:** Direct access to care without the need to visit a GP first.

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What other gunnercooke Partners Have To Say



Suresh Bhatt
Pensions Partner

Capstone Financial have been my trusted Financial Advisers for a number of years. Their ability to listen and understand my goals has been vital in building a long-term relationship, and they always advise me on the right protection policies and investments to suit my circumstances.

Following my move to gunnercooke having a financial adviser I can trust, who offers full holistic advice to bring financial security for me and my family, has become even more important.

With the Capstone team by my side I have full confidence that my personal finances will be well looked after, enabling me to concentrate on realising my professional ambitions with gunnercooke.



Nick Ducker
Corporate Partner

Moving from an employed position at a large law firm to a role which was self employed within gunnercooke meant I needed to ensure I had the correct protection in place for my family and I. I also needed to understand how I could effectively extract profits from my business in a tax efficient way.

Capstone Financial were recommended as the financial advisers to speak to as a gunnercooke partner and I couldn't be happier with the advice and service I have received from them so far.

They took the time to fully understand my needs and objectives to ensure I had the right financial plans put in place for me. In particular I found the cash flow modeling really useful to help me look at what level of savings I need to put away each year to ensure I can retire when I want to.

Here are some of the other ways we can support you on your business journey

Early Days

- Review Existing Pension Performance
- Life Insurance / Relevant Life Cover
- Critical Illness Protection
- Private Medical Insurance
- Building Emergency Cash Reserves
- Review Mortgage & Overdrafts
- Assessing Risk of Existing Investments
- Build Future Financial Plans on Projected Income

Growth

- Director Pension Contributions
- Extracting Profits Tax Efficiently
- Review All Family / Business Protection
- Stocks & Shares ISAs / Junior ISAs
- Keyman Insurance
- Shareholder Protection
- Employee Benefits and Pension Schemes
- Financial Education for Employees

Expansion & Maturity

- Withdrawing Capital Tax Efficiently
- Help Maximise Pension and Investment Contributions
- Help Minimise Capital Gains Tax Exposure
- Preparing for Future Sale to Benefit from Available Reliefs
- Inheritance Tax Planning
- Passing Wealth on to Next Generation

Planning for Retirement & Exit

- Decumulation Wealth Strategies
- Investing to Fund for Retirement
- Reducing Inheritance Tax Liability
- Creating Tax-Efficient Income
- Creating Financial Legacy for Future Generations
- Managing Tax Exposure
- Philanthropy / Charitable Giving

Your home may be repossessed if you do not keep up repayments on your mortgage.

The value of an investment with St. James's Place will be directly linked to the performance of the funds selected and may fall as well as rise. You may get back less than you invested.

The levels and bases of taxation, and reliefs from taxation, can change at any time and are dependent on individual circumstances.

Please note that advice with regard to exit strategy planning may involve the referral to a service that is separate and distinct to those offered by St. James's Place.

Plan For a Better Financial Future

As the preferred financial advisers to gunnercooke partners, we understand the challenges you face and know your business model.

Let us help you.

Book a no-obligation financial review today

Call us on
0161 667 1482

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

Or book a meeting by clicking here

Book Financial Review



Scan to
book your
consultation



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