

You will have your own priorities and aspirations when it comes to your finances. You may want to ensure that your investments are working hard and you are not paying any more tax than you should. You may want to feel safe in the knowledge that your family will be properly provided for in the future.

You need to be dealing with a team of experts who understand your personal situation and can suggest the right course of action.

Knowing that your finances are in order means that you can concentrate on the things that are important to you in your life. No two individuals have the same needs or the same circumstances but we all want peace of mind when it comes to our finances. So whether your focus is on spending time with family, developing your career, travelling or exploring new interests and hobbies, it is important to know that your finances are in good shape.

Whatever your individual situation, we are here to help. Professionalism and honesty are of paramount importance to us, together with our solid heritage and highly specialised knowledge. We are proud that most of our clients come to us through recommendation and stay with us through the years.

Ultimately we will take the utmost pride in helping you achieve the peace of mind that comes from knowing that your finances have been properly tended to.





About The Fry Group

We have been helping people make the most of their money for more than a century. Established in 1898 by Wilfred T. Fry (pictured left), The Fry Group carved out a business by helping British expatriates recover tax. Wilfred managed the Company until 1946 and also served as a Lieutenant Colonel during World War 1. The Fry family still retains an interest in the business today.

Tax-led financial advice remains the cornerstone of our business. We have always been a team of helpful experts, here to listen, understand your needs and circumstances, and make all aspects of dealing with your finances simple, straightforward and effective.

nurturing wealth



A note from our Chairman

The Fry Group is a unique business, having been trusted for over 120 years to help clients with all aspects of financial planning, from tax and wealth planning to trusts and estates.

Over the years, we have built strong long-term relationships with clients and often work with families through the generations. As we negotiate an ever more complicated financial world, providing clear and transparent advice remains our ultimate focus and we always ensure that we fully appreciate each client's unique personal situation to properly structure any advice.

With an increasing population of globally mobile individuals, we pride ourselves on the ability to provide a seamless, straightforward service, regardless of location. With offices in Europe and the Far East, and a regular programme of tours, our reach is truly international.

We have been trusted by our clients since 1898 and are committed to maintaining, and improving upon, the high standards of client relationships we have nurtured over these years.

Welcome to The Fry Group, where we deliver a service with excellence and integrity.

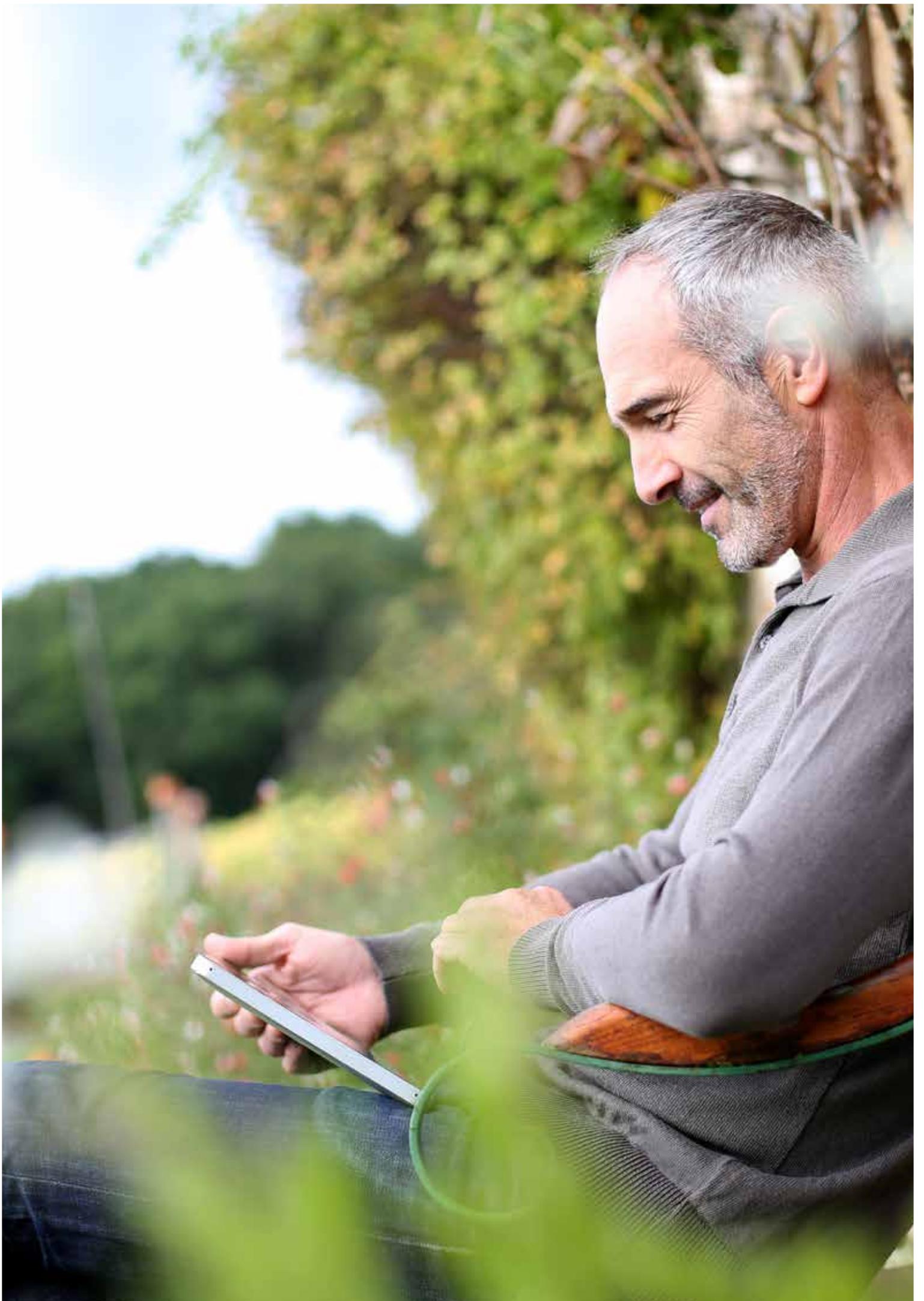
With kind regards,

A handwritten signature in black ink, appearing to read 'J Woodley', with a stylized flourish at the end.

Jeremy Woodley

Chairman and Managing Director





Planning and managing your tax efficiently

Tax, and paying no more tax than you should, is a key consideration for all of us. There are various options for reducing the tax burden and the skill is in knowing when and how to use the various allowances available. Our team have an excellent appreciation of the complexities of the UK tax system and the correct methods to employ in the mitigation of tax. We can also provide advice if you are considering buying or selling assets or letting a property.



Taking care of taxing matters

We have been providing our tax services since 1898 so both our long heritage and intrinsic understanding of the UK tax system ensure that we can offer you the full spectrum of advice.

Working with you to manage your taxes

A variety of UK taxes affect us all, including Income Tax, Capital Gains Tax, Corporation Tax and Inheritance Tax (which we look at further later). Our team of tax specialists work with you to identify the correct tools and allowances to help sensibly and legitimately mitigate your UK tax.

Taking into account legislative changes

The Fry Group carefully monitors UK tax law, providing relevant briefings on any changes which might have an effect on your financial position.

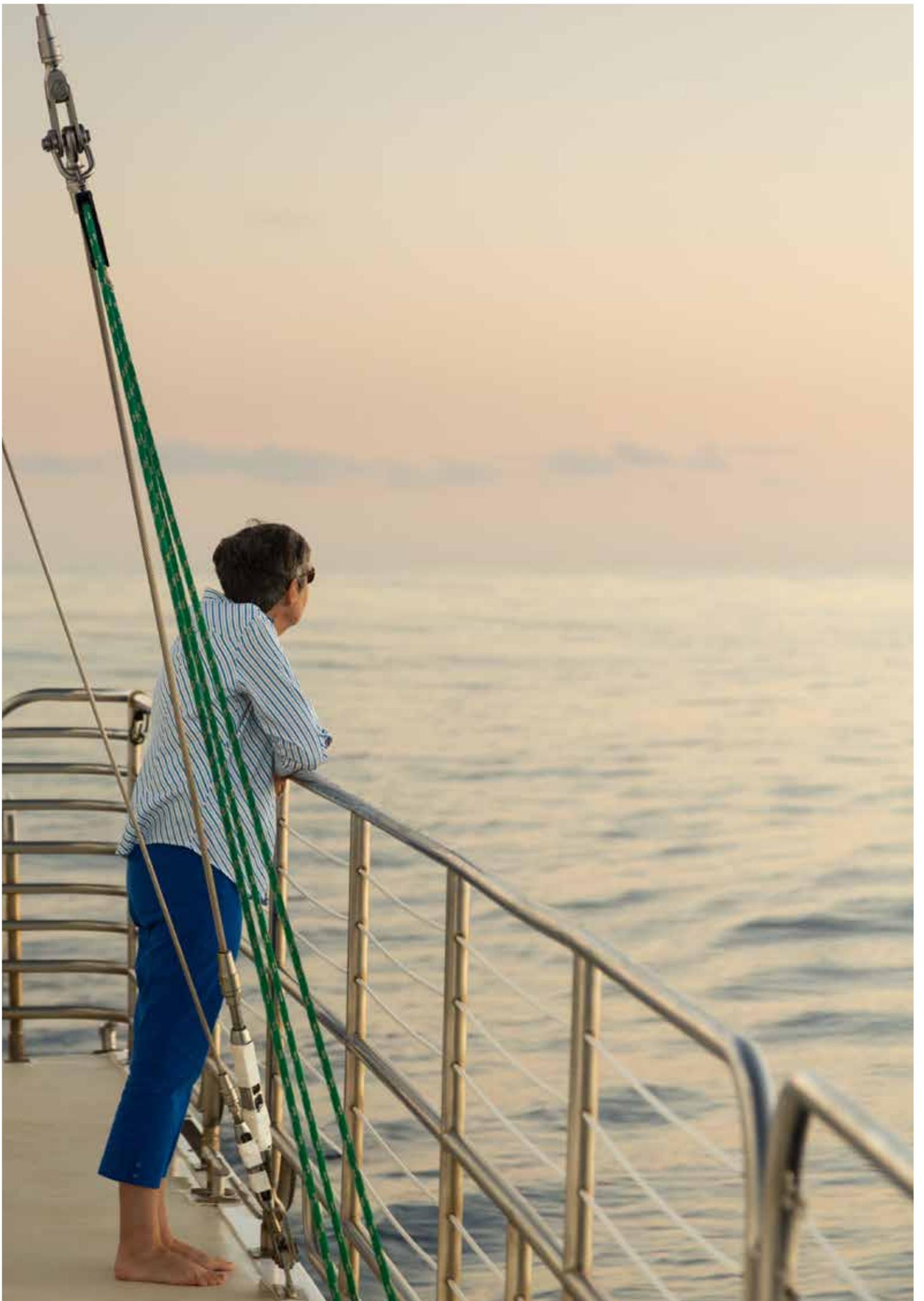
Filing your annual Tax Returns

If you need to complete an annual Tax Return, we will prepare all documentation, submit the forms to ensure relevant deadlines are met and arrange any subsequent payments or refunds. We will also let you know when you no longer need to complete a Return.



In the event of any tax query, we will deal with and negotiate with HMRC on your behalf in order to secure the most beneficial result and, at the same time, offer peace of mind with this sometimes daunting situation.





Preserving and enhancing your wealth

Throughout your life you will spend time and effort accruing wealth, so you will want to make the most of your money year after year. Sensible financial planning and understanding all the options available can help ensure that your money is safely invested for when you need it. Those who are retired, or who are planning for retirement, face a particular set of financial requirements. Over the years we have helped thousands of individuals make the right decisions when it comes to preserving their capital and maintaining their standard of living throughout their retirement years.



Refreshingly individual financial planning

Your circumstances are unique but many of us approaching retirement have similar aims: to maintain the value of our capital, provide sufficient regular income to live on, minimise our tax and ensure any planning can be adapted to suit our changing needs.

We all need retirement income

You may be approaching retirement with a number of pensions, and a variety of options available. It used to be mandatory to purchase an annuity when retiring but changes in legislation have negated this which has offered more freedom when it comes to drawing pensions. We can help you make sense of existing pension arrangements and explore the most suitable options for you for drawing income.

We all want our capital preserved

Producing a return on our capital which keeps up with rising prices is something we all aim for and, by evaluating assets and investment plans, we can help you structure your portfolios carefully, with the intention that the value of your savings does not diminish over time.

This particularly suits if you are approaching retirement, or if you are already a pensioner and so require a shorter term approach to investment planning – often a more conservative approach, which aims to avoid the loss of value.



Long-term care is a concern for us all

With life expectancies continuing to grow, long-term care remains a real concern for many of us as we grow older. Many of us will need residential care later in life and those of us who have spent much of our working lives building up capital for our retirement could find our wealth eroded as a result of paying care home fees.

Planning ahead is key to ensure that steps are in place, financially and personally, so that long-term care options can be considered sensibly and without undue strain on family finances. For instance, care home fees can be structured in advance, should the need for professional assistance in a care home be required. So, creating and maintaining a robust retirement

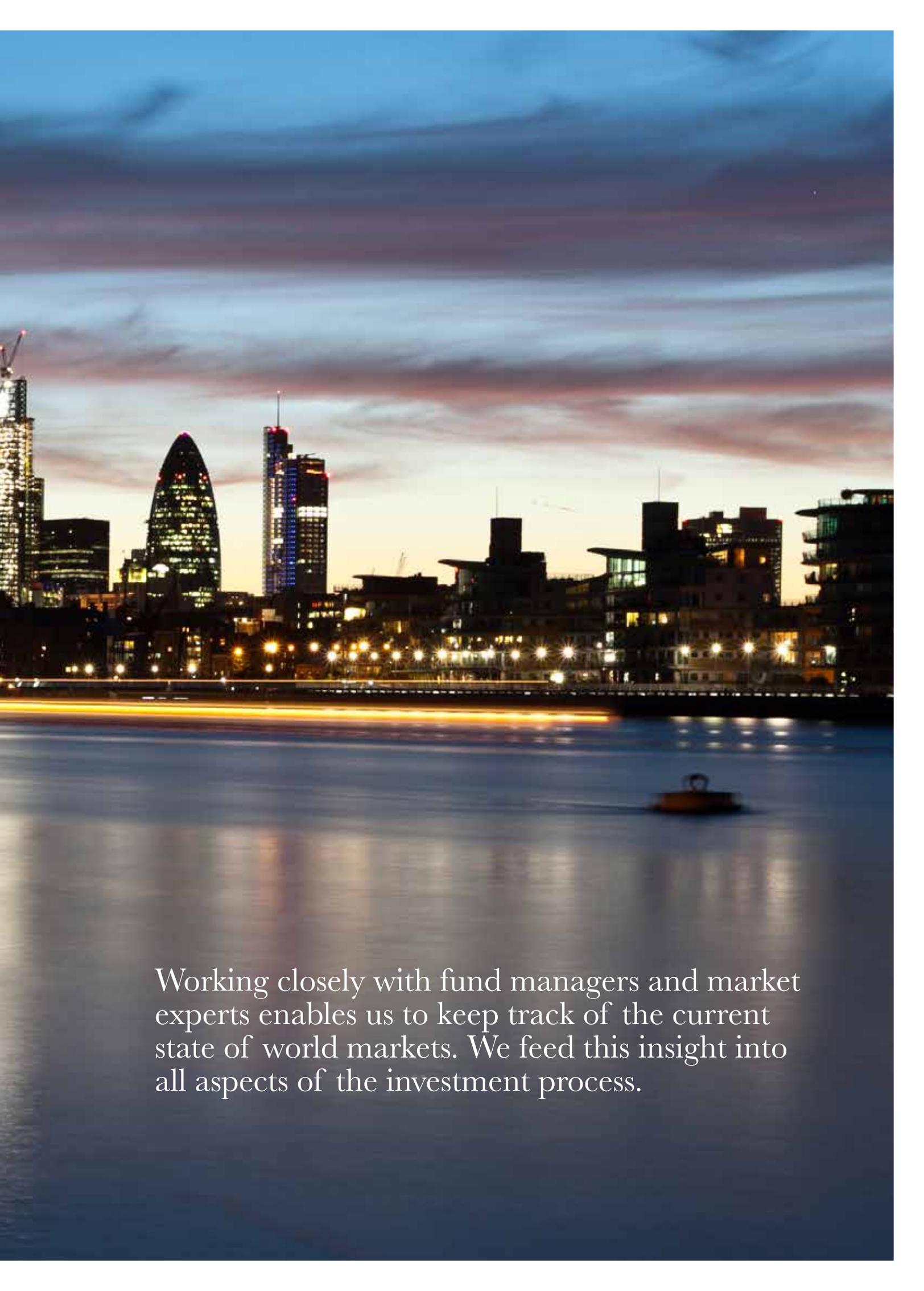
plan can help give you peace of mind in this particular area.

We all want to reduce Inheritance Tax

One of the main tax concerns we all share when reaching our later years is that of Inheritance Tax and here is where our tax, financial and estate planning expertise can really make a difference to you. We can guide you on many aspects of this sensitive area, including structuring your assets sensibly and determining how and when you should pass on wealth appropriately.







Working closely with fund managers and market experts enables us to keep track of the current state of world markets. We feed this insight into all aspects of the investment process.



Planning for the next generation

Estate planning can be an emotive financial issue but, once tackled, can offer significant peace of mind. This area of our work is naturally far reaching and requires care and tact so we take all necessary steps to ensure that your wishes will be properly fulfilled throughout your life and beyond.



For your lifetime and beyond

We can set up a tax-efficient Will for you, properly structure trusts and estates and can put into place any documentation needed to ensure that your financial affairs are properly administered if you or your loved ones should lose the capability to make fully informed financial decisions.

The team at The Fry Group works sensitively and practically, offering personal meetings with your family to discuss the estate administration. We can also act as your Executor to relieve the burden of personal legal responsibility on your loved ones. Some families prefer to meet in their own homes, or of course we can arrange to meet you at any of our offices around the UK.

Ultimately, what we all want is fairly simple assurance and reassurance; that any transfer of our wealth to the next generation will take place simply, swiftly and as tax-efficiently as possible.

The essential power of the Will

Most of us consider our Will to be an essential part of our estate planning process, so a regular review to ensure it is up to date is important both for peace of mind and to give loved ones guidance when the time comes. A Will ensures that your assets pass on to your loved ones as you wish them to and can also include details of further, more personal, bequests.



Lasting Powers of Attorney

A Lasting Power of Attorney (LPA) allows an individual to nominate another person to deal with their affairs should they become unable to do so. A useful legal document, LPAs have become increasingly used in recent times and can be put into place if an individual becomes incapacitated through illness or injury. They can also be used if more help is needed with financial affairs because of particular circumstances, such as an extended period in another country. We have extensive experience in this field and we can also act as your Attorney.

Planning for Inheritance Tax

All of us are keen to reduce the Inheritance Tax burden on our families and friends so Inheritance Tax planning is an integral element of many of our investment and retirement strategies. Inheritance Tax is charged on estates, as well as on gifts made during the seven years preceding someone's death, so minimising this is something to which we can all relate. We will advise on the allowances you can use to mitigate the tax thus enabling you to maximise the value of your estate in the most tax-efficient manner.



Global reputation, local knowledge

Our origins in helping British expatriates remain important to our business today. If you ever have cause to leave the UK for time abroad, our overseas teams provide help to clients who are career expatriates, who have chosen to retire overseas, or those who live for part of the year in another country.

British expatriates living abroad are faced with certain challenges, not least of which is ensuring a proper and continued removal from the complexities of the UK tax system. Other matters you will face include residence and domicile, which require expert guidance on negotiating the ever-changing rules which govern when and how an individual falls outside the scope of the UK tax net.

Outside the tax sphere, we can help you with all aspects of your financial concerns whilst you are overseas. For those who are working abroad, aspects such as school fees, income protection and pension planning are important areas which need thought, guidance and, ultimately, financial provision.

The Fry Group's overseas teams provide knowledgeable and thorough assistance with all of these issues.



Contact us to see how we can help you further

The Fry Group has offices throughout the UK, enabling us to provide help and support wherever you are in the world. We work according to your needs, offering face to face meetings with your personal adviser and email notifications of any pertinent news which might have an impact on your financial situation.

Our overseas offices provide support to those who decide to live or work overseas and who face their own set of financial challenges.

In the first instance please call [01903 231545](tel:01903231545) or visit www.thefrygroup.co.uk for details of your nearest office.

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