

The Corporate Protection Review Service

Over recent years, more and more organizations are borrowing money from financial institutions and/or third parties. In some cases it can be a condition of a loan that life assurance is established to cover the lives of certain 'key' individuals or directors. We have found that some financial institutions/banks insist that this cover is arranged by themselves. Apart from questioning the business ethics of such organizations, this totally undermines competitiveness and independence. One very good reason for this is that certain financial institutions and banks act as tied agents or multi tied agents, this restricts the market that they are able to place business within. At BFS Ltd we believe in true independence, and as such we have access to the whole of the market.

1

Key Man/Loan Protection Review

A detailed report highlighting any key individuals within your organization. The report will outline various methods of calculating how much cover should be in place as a minimum. Any shortfalls will be highlighted. Present to whole of market to ensure cost competitiveness.

2

Shareholder/Partnership Protection Review Service

A report to highlight the purpose any existing cover, sums assured and remaining terms. We will also highlight who the beneficiaries / trustees of any existing cover.

If no cover is in place then we will make recommend the most appropriate solution for your needs. In some cases it will be necessary to work with your existing accountants and legal advisers.

In all cases we will ensure that the appropriate cross / double option agreement is in place where necessary.

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