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MAKE Money - SAVE Money - PAY LESS Tax

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30+ Industry Awards since 2002 and 'in the frame' every year for 10 years, winning IFA of the Year, Online IFA of the Year, Pensions IFA of the Year, Protection IFA of the Year and many more.

Need An Adviser Timeline

- 2000** - Trading starts from a converted farm outbuilding
- 2001** - Pioneered fee based financial advice with fixed cost quotes for all
- 2002** - Need An Adviser.com goes live online
- 2002** - 1st Awards: Winner IFA Firm of the Year and Winner Best Use of New Media.
- 2003** - Treasury invites us for talks on our unique advice model
- 2004** - Expansion and new head office in Burntwood acquired. Represented now in London, Midlands, Scotland, Northern Ireland, France and Spain.
- 2005, 2006, 2007** - Finance mentors to BBC TV program
- 2006** - Named in first ever Chartered Financial Planner listing
- 2006** - Pioneered 'EU Passport' financial advice service to British expatriates in Spain
- 2007** - Need An Adviser.com redesign and launch for blind, deaf, colour blind and dyslexic access
- 2008** - 'EU Passport' financial advice service to British Expatriates in all 25 EU States
- 2009** - New Associate Consultants recruited in Scotland, Northern Ireland, Spain and France
- 2009** - 2 more awards in the IFA Firm of the Year and Best Tax and Estate Planner categories
- 2010** - Winner IFA Firm of the Year and Winner Online IFA of the Year
- 2011** - Treasury Select Committee Lobby Group **Advisers United** launched by us to help lobby for fee based financial advice across the whole financial services industry
- 2011** - **Need An Adviser for Mobile & Tablets goes live across all websites**
- 2011** - **Winner Online IFA of the Year and Runner-up IFA Firm of the Year**

Junior ISAs - An end to Child Trust Funds?

One of the earliest decisions of the Coalition Government was to scrap contributions to Child Trust Funds (CTFs), producing a saving of about £550m a year. In spite of the 'free' contribution of up to £500 from the government, almost a quarter of CTFs were opened by HMRC under default provisions because the CTF voucher was unused a year after its issue.

The final birth date to qualify for a CTF contribution was 2 January 2011. CTFs for children born by that date will run until age 18, as planned. While no further government payments will be made, parental and other contributions are possible, subject to a total maximum of £3,600 per year.

A start to Junior ISAs

The replacement for CTFs, Junior ISAs (JISAs) was announced in October 2010 and went live on 1 November 2011. Broadly speaking, JISAs will be available to any child under 18 who was born before 1 September 2002 or after 2 January 2011. The key points about JISAs are:

There is no government contribution, but any individual may contribute.

The maximum overall contribution is £3,600 per tax year. This limit will rise in line with the CPI from 2013/14 - there is no increase next tax year.

The JISA has two investment

components - cash or stocks and shares - but unlike the adult ISA there are no restrictions on how a contribution can be split between the two.

Withdrawals before age 18 are only allowed in very restricted circumstances.

The tax benefits are the same as adult ISAs. In addition, there is no personal liability on income generated from contributions made by you a parent.

And 16-17 ISAs, continue

The introduction of JISAs will not mean an end to the availability of full cash ISAs for 16-17 year olds, which are subject to the usual cash

component limit (£5,340 in 2011/12 and, as we now know, £5,640 in 2012/13). Quite why 16 and 17 year olds can put more into cash ISAs than the juniors or adults has not been made clear.

ACTION
JISAs work on a tax year basis, unlike CTFs, which were based on birth dates. Maximising contributions therefore means investing before 6 April 2012.

Not all ISA providers are offering JISAs from day one. To learn about the options available, please contact us.

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Fund Switch Special - Copy and Return

Winter 2011



More Websites Live

At 7,000 pages you said our websites were just too big to find what you want. We listened and are now separating each subject into a new site:

Now Live

- Need An Adviser.com
- PensionTransferAdvice.com
- AnnuityRatesAdvice.com
- EquityRelease-Advice.com
- AdvisersUnited.com

Coming Soon:

- OnlineWillShop.com
- UKLifeQuote.com
- InheritanceAdviser.com
- PensionsandDivorce.com
- FinancialAdviceFee.com
- and many more to follow

Inside this issue

With the exception of a short explanation on new Junior ISAs, this issue is totally dedicated to improving our proactive service offering to clients.

It focuses on current market volatility and how we are trying to speed up communication with you to protect and grow your pensions and investments.

**** STOP PRESS ****

Need An Adviser again wins Online Financial Adviser of the Year for 2011

Money Minutes
Award Winning Financial Advice

EURO CRISIS SPECIAL - Investing in Volatile Times

Christmas is coming and the goose is not as fat as it used to be.

Since the Greek bailout was agreed a few weeks ago, we have had three Prime Ministers fall in Greece, Italy and Spain. Portugal is now at "junk bond" status and even Germany failed to borrow the money it needs. Strikes in the UK on pension cutbacks and civil unrest still in Greece. Even the USA cannot agree a deal for its own austerity spending cut measures. France's credit rating is under pressure and finally, almost un-noticed, Hungary has asked for a bailout from the IMF and European Central Bank.

Nervousness and uncertainty prevails. Government debt will not and has not magically gone away and both Europe and the US are indecisive about managing debt and spending cuts. They are making political decisions rather than sound, economic ones.

Volatility is now the Normal Market

Investment markets have been and will continue to go 'up and down like a fiddler's elbow'. In my opinion, we should treat volatility as a normal investment

market and must be more proactive with our money. We cannot just leave our money on the shelf and hope that in 10 years all will be well. We must manage our investment funds regularly.

No Warren Buffet

People ask me constantly where is the best place to invest when many countries are in so much trouble. I am not Warren Buffet, but neither do I think Mr Buffet or any other professional investor, investment manager, adviser or financial journalist actually knows exactly what will happen to the markets over the coming months. If any of us had a crystal ball, we would borrow a few million pounds, invest it, make a huge profit and retire in a few months. This is simply not possible.

The facts are that deciding where to invest is about making educated guesses and timing to the best of your ability. When markets are high, get out, when markets are low, get in. It is that simple.

It is then a question of the degree of investment risk that you wish to take.

For low risk investors

My best advice for you at this time is to stay out of volatile

investment markets and invest in lower volatility areas such as bank accounts (despite low interest rates), commodities such as oil and metals, investment grade corporate bond funds and property funds for longer-term growth.

For medium and higher risk investors

There are bargains to be had out there today. As market prices are low but volatile, invest regularly on a monthly basis or for lump sum investments use a 'phasing in' drip feed option into UK, UK Equity Income, US, US Equity Income, Asia and Emerging Markets such as South America.

For the really brave

Invest in Europe now at low prices as much as you dare risk and sit tight for a bumpy ride. Eventually, after a few years, Europe will recover and you will make significant gains.

Regular Reviews are Essential

With our cars or our homes, regular maintenance is essential. This is the same for your pension and investments. Take investment advice regularly and 'MOT and service' your investment position at least once a year and ideally every three months.

Red - Amber - Green Our Investment Warnings

We have issued a series of market warnings by email to clients over the last few volatile months to consider action:

Red = Get out of the market
Amber = Get ready to invest
Green = Invest in markets

DID YOU TAKE ACTION? OR DID YOU NOT RECEIVE OUR UPDATES?

Red Warning - 12 July (3 weeks

before majority of market falls)

2nd Red Warning - 6 August (USA credit rating reduced)

Sept/Oct/Nov - Series of **Amber** and **'nearly' Green** Warnings

Many clients took action and locked in profits and saved losses in July/August. Some did not. Some clients then invested when FTSE was at c.4,900 (the low point) to buy in low again.

SUPPLYING YOUR EMAIL CONTACT DETAILS and Mobile Telephone Numbers are vital to protect your money.

Markets move quickly and there is no time for us to contact you in any other way than by email/text, to make sure you have time to consider your options when markets are volatile.

Overleaf is a refresher on our Money MOT services and some action points for you.

Reminder - Our Yearly Money MOT Services

What's Included?	Online Member	Bronze	Silver	Gold	Platinum
File and Policy Maintenance	✓	✓	✓	✓	✓
Emergency Warnings on Policy Providers	✓	✓	✓	✓	✓
Financial Bulletins	✓	✓	✓	✓	✓
5,000 Online Pages	✓	✓	✓	✓	✓
Money News Round-up via Email	✓	✓	✓	✓	✓
Money Making & Saving Ideas	✓		✓	✓	✓
Website Member Only	✓		✓	✓	✓
100 Fact Sheets	✓		✓	✓	✓
Unlimited Telephone 'Ask An Expert' Service			✓	✓	✓
Yearly Performance and Policy Review Report			✓	✓	✓
Yearly Performance and Policy Review Meeting				✓	✓
Ongoing Fund and Policy Recommendations				✓	✓
Bespoke services such as more frequent reviews				✓ (By Arrangement)	✓

Getting Investment Alerts To You

If we have your details ... We Can Take Action

We have dedicated this whole issue to market volatility and making sure you, our client, is best placed to take advantage of investment opportunities when they arise and to be able to exit markets or areas quickly that are at risk. Markets will continue to be volatile for a few years.

To ensure we are best placed to act quickly for you when we issue investment alerts, we are asking all clients to do update following:

Blank Switch Authority Form

Copy the switch authority form opposite, sign a few copies and then post them back to us.

@ Send us your up to date email address.

Simply email us at info@needanadviser.com with a preferred emergency investment warning email

address. If you do not have internet access then we can SMS text message you.



Text us your Preferred Mobile Number

and name to 07850 62450 or 07887 996464. If you do not have a mobile number, perhaps a close relative can help.

Members Area of NeedAnAdviser

Register at www.needanadviser.com to get client only investment alerts that are posted in the clients and members area.



Follow us on Twitter - @needanadviser

We 'tweet' all updates and emergency investment warnings on our Twitter page. Please follow us.

Like us on Facebook

<http://www.facebook.com/pages/NeedAnAdviser/122731261128874>
We post all updates and emergency warnings on Facebook. "Like us" and you will be kept up to date.



RSS Feed

We have an RSS News Feed on every website. Subscribe to our news feed and keep up to date.



No Action = Money Down the Drain

We cannot do our best for you and your money if we cannot get messages to you quickly so that you can reply. Please do take action and return the blank signed switch forms and register for all our services mentioned here. The investment world has changed forever and without us being more proactive with our money, you stand to lose some it.



Notification of Fund Switch / Redirection Form

Date: ___ / ___ /20__

*Complete your address details

House No/
Name & Street

Address 1

Address 2

County/State

Postcode

Country

*Complete investment company details

Name of
Company

Address 1

Address 2

County/State

Postcode

Country

Dear Sirs

Please switch/redirect* my funds in the account number detailed below with immediate effect as follows:

Contract/Policy Number	Existing Fund Profile	New Fund Allocation Profile	Name of Owner/ Policyholder/Member

Yours faithfully,

Signed:

Print Name:

Signed:

Print Name:

Once completed please return to our administration centre at:
Need An Adviser.com/Roberts Clark I F S Limited,
Prosperity House, Water Street, Burntwood, Staffordshire, WS7 1AN.

For help completing this switch instruction please telephone 01543 677444 or 020 8144 7620.



NEW TO US? FREE CONSULTATION: Tel 020 8144 7620 or 01543 677444

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