



Financial
Services

Partners with



FARNELL CLARKE
ACCOUNTANTS

mcbfinancialservices.co.uk

Mortgages | Commercial Finance | Insurance Specialists | Wills

MCB Financial Services – Who Are we?



- MCB Financial Services was established in 2003. We are fully qualified Financial Services Advisers directly authorised by the FCA (Financial Conduct Authority).
- MCB head offices are based in Taverham, Norwich. With 27 Advisors placed throughout the county.
- We specialise in Mortgages both Residential and Commercial, Buy To Lets, Bridging loans and both Personal and Business Protection.
- We use the whole of market to source our Mortgage solutions.



Farnell Clarke Accountants **dedicated MCB Team**

- MCB offer a free advice and review service to all Farnell Clarke clients.
- We are Directly Authorised with the FCA allowing us to search the whole of market for the most suitable and competitive products for your clients.
- MCB Financial Services has been established locally in Norfolk & Suffolk for the past 18 years.



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- Protecting yourself
- Protecting your business
- Protecting your employees





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- Life Insurance for a business owner.
- Are you aware that you can arrange life cover for yourself via your business?
- Policy can be paid for through the Company.
- Tax benefit to beneficiaries when the policy claim is made.
- The premiums are paid via the company as a tax deductible expense and should a claim be paid, the benefit is paid to the beneficiaries free of tax as well.

MCB are happy to both arrange and review any existing policies you have free of charge.



If you were ill and could not work, what would happen to your income?

In 2020, 118.6 million working days were lost in the UK through sickness or injury absence.

- Replaces part of your income - if you can't work due to illness or injury.
- Pays out until you can start working again - or until you retire, die or the end of the policy term - whichever is sooner.
 - Various deferred periods available
- Covers most illnesses that leave you unable to work - either in the short or long term
 - You can claim as many times as you need to - while the policy lasts.





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- In simple terms a small or large business insuring itself against the financial loss it may suffer as a result of death or critical illness of a key member of staff.
- Identifying the key person:
 - CEO, Chairman, Finance Director, Operations Director.
 - In fact, any member of staff who's loss, due to illness or injury, would be detrimental to the daily function or profits of the business.
 - **Loosing a key person to illness could threaten the financial stability of your business.**



- Shareholder Protection could give your Business the money it needs to buy shares back if a partner falls critically ill.
- If you have new shareholders to a partnership. Shareholder Protection is a good way to protect your interests moving forward as it expands.
- Loosing a business partner would be bad enough but without the funds to buy their shares you could find someone else making the businesses decisions.



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Protecting your Employees : Private Medical Insurance

- Group Private Medical Insurance
- Whole of work force or senior management options available.
- Policies available for new businesses as well as review of established company packages.
- Investing in the health & wellbeing of a company.
- Adds to an employment benefits package to support an HR strategy.



Protecting your Employees : Death in Service

- An affordable workplace benefit – it offers financial protection for your employees at an affordable cost but is highly valued by employees
- Give your employees security and peace of mind – should the worst happen, knowing that their loved ones will be financially secure can be a comfort to employees.
- Typically, death in service benefit, is two to four times your annual salary
- A tax-deductible business expense
- Employee's family receives a tax-free payment
- No medical underwriting in most cases





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