What else you need to know

You should also note the following important points:

Include all that apply - check carefully and delete any that don’t apply

* If you decide to proceed with any of my recommended products, your application(s) may take longer to process due to COVID-19 disruptions. You confirmed you’re happy to proceed on this basis.
* My advice is based on the information you gave me. If any of this information is wrong, my recommendations may not be right for you.
* All information, values and figures quoted are correct at the time of writing.
* You should be prepared to hold investments for the medium to long term, in other words, for at least five years
* Based on the information you gave me, I believe you can afford the recommended regular payments. You confirmed they will remain affordable in future. INSERT\_2
* You should review your financial plans at least once a year.
* You may have to pay a fee for any further advice or reviews.
* Basic and higher rate taxpayers can receive a Personal Savings Allowance of up to £1,000 and £500 respectively. Any savings interest within the allowance won’t be taxed.
* You also have an annual Dividend Allowance of Field\_1. Any dividends within this allowance won’t be taxed.
* Any tax due on interest or dividends that exceed these allowances will normally be collected through your tax code or via Self Assessment. You can find more information on the Government website at gov.uk/income-tax or from your tax adviser.

Include for all ‘Supporting vulnerable customers requiring care’ cases

* You can check your entitlement to State Benefits in relation to potential care costs on the Money Advice Service website at: moneyadviceservice.org.uk/en/articles/benefits-you-can-claim-when-you-have-care-needs.