

## Welcome to our winter newsletter

**Protection**

**By the time you read this, the new rules related to Gender Neutral rates will apply. As I mentioned in our previous newsletter, the full affect of pricing is yet to be seen but this shouldn't impact on any existing cover you have, only any new policies taken out.**

As before, call me to discuss anything in this regard or if you simply want to review the protection in place (which is a wise thing to do periodically anyway).

Recently we had a call from another customer who had been diagnosed with a critical illness, fortunately they had cover in place which will reduce the

financial consequences of the illness experienced and they are on the road to recovery. (I wouldn't wish to publish anything that gave away who this is but best wishes to you and your family for the future and call me if you need further advice or assistance).

Taking proper advice in respect of protecting yourself and your family (and mortgage) is key to making sure that you have a chance of weathering the situation should the worst happen. It seriously concerns me that most people do not have anywhere near the type or amount of cover they should have (despite believing the opposite) and the cost to cover any shortfalls is not necessarily as much as you would think

(no more than insuring the cat, dog, your iPhone or subscribing to Sky Movies for instance and it costs much less, the earlier it is taken). The 'driver' for me is what situation the client above would have had, had I not recommended the cover that they took.

To re-iterate what I hope you already know – we are Independent Advisers, looking at the whole market and only source cover that is appropriate to you and priced at the best premiums (as was proved when I counter quoted against an adviser at one of the large estate agency chains recently... their quote £71, ours using whole of market IFA rates £37!!).

**Interest Rates**

At the time of writing the base rate had still not changed and in fact, not one of the members of the Monetary Policy Committee had voted in favour of a change (either way) in the last 16 months.

There have been some very good rates at all percentages (even up to 90%) over the tale end of the year, whether this is to do with an increased appetite towards lending or the effects of the governments 'Funding for Lending scheme' I'm not sure. What I do know is that there have never been better rates available than

there are now.

Anyone still on a variable rate (or tracker) who wants to look at their options will always find me happy to talk and can call me on 07710 770969. If you are putting off changing the mortgage for the present time, then please be careful that you judge the point to move very carefully so that you don't get caught out. I am happy to hear from anyone as frequently as they see fit to discuss this and keep individual options under review.

**Finally, a thanks to those of you who do!**

As I always say in these newsletters, we are grateful for any referrals and repeat business you give us. There is nothing more reassuring than getting a recommendation from someone or a call from a client we haven't spoken to in a while.

Please remember us and the fact that I will always try to do the best by anyone we deal with. I try to be 'long haul' rather than 'quick buck'.

As always, please call me to discuss anything at all, really **I would rather you called me to discuss something than assume I can't help (or wouldn't want to).**

I can always be called on **07710 770969** or emailed at **advice@sbms-online.co.uk**

Best regards,

Stuart

## Mad grandma (77) takes up white water rafting!

**A**n update on family matters since July – finally a break in the wet weather made camping on the Isle of Wight in August everything we love about it with the exception of the mosquitoes (which particularly liked the taste of Sharon and Emily).

We decided not to tempt fate in the October break though and stayed in a hotel for a few days (well a Premier Inn). The girls were very excited at the thought of real beds, proper toilets and a cooked breakfast that they did not have to help make (or wash up after). Sharon showed us all some of her childhood memories from 'oop north' by visiting Matlock Bath and the twisted spire in Chesterfield. The girls and I couldn't understand a thing anyone said but Sharon loved being surrounded by people who 'talk proper like me'.

The annual winter egg strike is on, that is the chickens have reverted to one a day from the five of them, daily they are reminded how expensive turkey is and that if they don't buck their ideas up they might become Christmas dinner.

The girls are now in years 2 and 3 and have been enjoying the autumn term with its parties, Santa visits and panto trips, along with the Christmas tree festival at our local church. They have learnt about the Romans and the

Victorians and had to go into school in period costume on a couple of occasions.



Mum (77) has done another thing on her 'to-do list' – a helicopter ride. We are wondering whether white water rafting or snowboarding is next on her list.

Sharon has been helping with the local Senior Citizens Christmas Dinner and the Village Santa Run, along with her usual Parish Council duties and numerous other village commitments.

Anyway best wishes to each of you and your families...  
the Browns



I'M GONNA FIND YOU!! I can't believe this has happened to me right on top of Christmas too! I just got home to find all the windows wide open!! They've taken everything, it's all gone! The dirty rotten thieving bast\*\*ds. What kind of sick minded person would do that to another person? You are not human. You are low life scum!!...  
...That was MY advent calendar and you had no right to open it and eat all MY chocolates.

Why are there never any good side effects? Just once I'd like to read a medication bottle that says, "May cause extreme sexiness".

How do you kill a circus?  
Go for the juggler!

Since the snow came all the wife has done is look through the window. If it gets any worse, I'll have to let her in.

During a visit to the mental asylum, a visitor asked the Director what the criterion was which defined whether or not a patient should be institutionalised.

"Well," said the Director, "we fill up a bathtub, then we offer a teaspoon, a teacup and a bucket to the patient and ask him or her to empty the bathtub."

"Oh, I understand," said the visitor. "A normal person would use the bucket because it's bigger than the spoon or the teacup."

"No" said the Director, "A normal person would pull the plug. Do you want a bed near the window?"

### As a reminder of the services we offer:

- Independent mortgage advice
- Independent insurance advice including:
  - Life Assurance
  - Critical Illness
  - Accident and Sickness
  - Unemployment
  - Income Protection
  - Private Medical Insurance
- Buildings and contents insurance
- We can recommend Conveyancer, Solicitor and EPC provider
- IFA services including pensions and investments
- Loans - secured and unsecured APRs dependent on term, amount and circumstances. Quotes on request
- Will service
- Commercial and business enquires
- Debt management and IVA advice
- Credit file service
- Buy and rent back schemes

FOR ANY FINANCIAL ADVICE  
PLEASE CONTACT US ON

Hertfordshire Office: **01442 252 040**  
Bedfordshire Office: **01525 877 650**  
Mobile: **07710 770 969**