



The value of a Resolution Accredited IFA

A Resolution Accredited IFA can assist not only in the Collaborative process, but also with Mediated and Traditional settlements.

Taking the appropriate advice is essential, because financial matters will form a part of your negotiations; regardless of the divorce process that you select.

A Resolution Accredited IFA can act for you alone, or jointly as a Neutral or Implementer. Their specialist training means that the advice received will form an integral part of the process; dovetailing seamlessly with the rest of your professional team.

An Accredited Financial Planner should be able to assist Clients and their Family Lawyers or Mediators in a complete range of matters.

Contact

I spend a good deal of my time away from the office in meetings. Email will get to me wherever I am. I do not give out my mobile number, as it is often switched off.

If you wish to leave a message for me, please call the Merlin Financial Consultants Limited London office, where a real person will answer your call and get your message to me as quickly as possible.

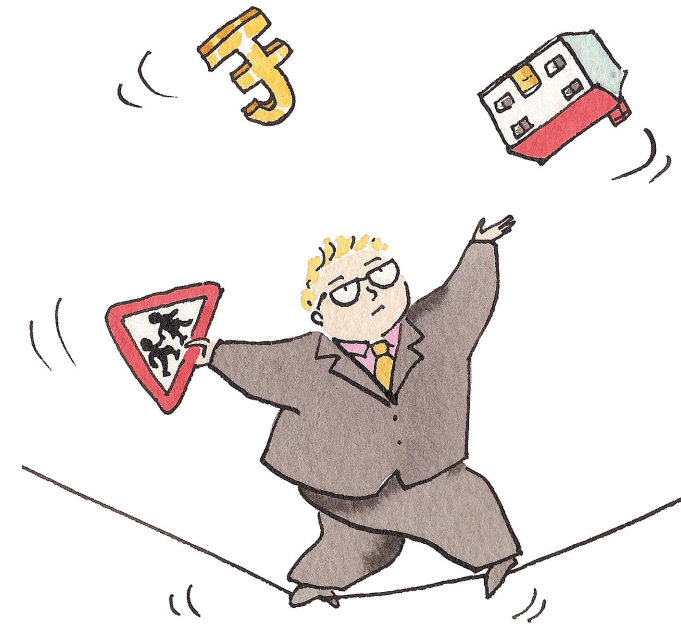
All post is dealt with from the London office.

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Tom Farrell

financial mediation



Merlin Financial Consultants Limited
is Authorised and Regulated by the
Financial Services Authority (FSA).

clarity from complexity
financial planning

About Tom Farrell



My objective is to help you understand your financial makeup and the options open to you upon separation and divorce.

To help you arrive at a settlement that makes sense to you, both now and for the future.

To that end, I have developed a range of skills that enable me to offer what I believe to be a unique service:

I am a Family Mediator and member of the Family Mediators Association (FMA).

I am an Affiliate member of Resolution (formerly the Solicitors Family Law Association) and am accredited through them to work as a Financial Neutral in Collaborative Law.

I am an Independent Financial Planner, regulated by the Financial Services Authority (FSA), through Merlin Financial Consultants Limited. I hold several advanced Financial Planning qualifications, with a bias towards pensions and am suitably qualified to advise on pension transfers.

About Merlin

Merlin Financial Consultants is an Independent Financial Consultancy formed in 1988 the company has developed because it is trusted by its clients. A trust based upon an experienced, open and honest approach.

Merlin Financial Consultants has no links to any financial group or institution. Our commitment is to the client which enables our advice to be completely unbiased.

Our Purpose is to provide quality information to enable the client, with our assistance, to create viable financial plans for the future and protect the assets and their standard of living.

Information gathering and reporting

Do you understand the detail of the information supplied to you? Are the right questions being asked of pension scheme Trustees and insurance companies? A Financial Planner can usually obtain the information more speedily, ask more detailed questions at outset and report back to both the you and your Solicitor or Mediator in a concise manner, with comment on tax treatment and outline recommendations.

Advising on pensions sharing and attachment

There is a reason why the FSA requires those involved in pension transfers to hold specific, advanced qualification; pension transfers are complicated. As such I hold the following Advance Qualifications:

- AF3: Pension Transfer Specialist
- K10: Retirement Options
- K20: Pension Investment Options
- Resolution: Accredited Specialist

From your perspective, there is always a need for good impartial advice at this point. Very often, you will be asked to make decisions that are completely alien you.

Budget planning

There is a need for obtaining a clear idea of necessary expenditure, identifying economies and agreeing a clear budget strategy at outset is vital. Effective assessment will lend weight to negotiation and any requirement for interim measures.



How will I live?
Is this fair?

How do we split things we don't understand?
Can we actually afford to part?

Working as the Financial Neutral in Collaborative cases

There is a requirement for pure impartial advice, with educational and technical support from a trained professional.

Cashflow forecasts

Short term budgeting will deal with immediate issues, but what about the medium to long term? Use of modelling tools to produce forecasts can be extremely effective, allowing for life changes and known expenditure, such as school fees.

Advising on life insurance for maintenance orders

This is basic common sense, but often overlooked, especially in the area of existing trust arrangements. In addition to life insurance, it is also possible to insure against long term illness or permanent disability.

Tax Planning

A Financial Planner can assess the tax implications of the settlement and advise accordingly on a suitable pre and post divorce strategy. For the more complex cases, we are used to working closely with Accountants and Solicitors; acting as a conduit for information.

Assisting on instructions to Actuaries

Actuarial reporting can prove to be extremely beneficial, particularly in assessing a Pension 'CETV' calculation or seeking figures for equalisation. However, there are times where a Financial Planner can perform this function. In addition, the interpretation of the Actuarial report can be key.