

Budget Planner

An example of monthly expenses

Mortgage	£650
Council Tax	£110
Utilities	£90
Food	£350
Car expenses	£100
Child care	£550
Day to day	£300
Mobile	£30
Broadband/Telephone	£60
Sky	£45
Insurances	£60

Your monthly expenses

Mortgage	£
Council Tax	£
Utilities	£
Food	£
Car expenses	£
Child care	£
Day to day	£
Mobile	£
TV/Broadband/Telephone	£
Insurances	£
	£
	£
TOTAL	£

(1) Net Income

£

(2) Bills & expenses

£

(1) - (2) = Disposable Income

£

POLICE FEDERATION PENSION CALCULATION DATA

Completed forms should be forwarded to the Federation at:

Unit 2, River Court, Pynes Hill, Exeter, EX2 5JL

NAME	
RANK & NUMBER	
DATE OF BIRTH	/ / Male/Female
DATE OF JOINING	
DATE OF JOINING FOR PENSION	
DATE OF PROMOTION	
DATE OF RETIREMENT	
DO YOU WANT COMPETENCY PAYMENTS INCLUDED	

PENSION	£
COMMUTATION	£
RESIDUAL PENSION	£

NOTE: THESE CALCULATIONS ARE APPROXIMATE

CALCULATING YOUR NET PENSION
(AN EXAMPLE)

GROSS PENSION	£20,000.00
LESS: PERSONAL ALLOWANCE	£ 7,475.00
TAXABLE INCOME	<hr/> £12,525.00
TAX DUE: £12,525 @ 20% =	£ 2,505.00

GROSS PENSION	£20,000.00
LESS TAX	£ 2,505.00
NET PENSION	<hr/> £17,495.00 PA
OR	£ 1,457.92 PM

RETIREMENT FROM THE POLICE SERVICE

THE NEXT STEP

Hopefully the re-settlement course has emphasised the importance of planning for your retirement from service.

We hope to have demonstrated our in depth knowledge of officers needs which has been developed over many years.

We now recommend the following action is now considered.

- Contact us for a meeting to discuss your personal plans. This can be held at our office in Newton Abbot or your own home. We recommend your spouse/partner also attends.
- It is better to arrange an appointment sooner rather than later.
- It costs nothing to arrange such meeting so please take advantage of our experience.
- An initial financial plan will then be presented covering all areas that you will need to consider.
- Remember a bank, building society or Insurance company, including PMAS, can only sell their own products. Often these are below average.
- As Independent advisers we can utilise the whole of the market place in selecting the right plan. Surely a better option.
- Charles Royle and Company provide a financial planning service which considers a number of other areas in addition to your investment requirements.
- Check out our website for up-to-date information and news items at www.charlesroyle.co.uk

TEN GOOD REASONS FOR CHOOSING
CHARLES ROYLE AND COMPANY
AS YOUR GUIDE TO FUTURE FINANCIAL SECURITY

1. We are truly independent - this means we can offer impartial and unbiased advice
2. We have over seventy years combined experience of helping clients with their Financial Planning needs
3. We are based in Newton Abbot - ideally situated for easy access to anywhere within Devon and Cornwall
4. We cover a wide range of investment, life assurance, pension and taxation related matters
5. We have a large number of Police Officers as clients and have a thorough knowledge of employee benefits offered within the Police Service
6. We offer a personal service in handling your financial affairs unlike Banks and National Companies whose advisers are constantly changing
7. We have invested in up-to-date computer technology to help us chose the right solution for your financial requirements
8. We often reinvest part of our commission to enhance your investments
9. We offer high professional standards with a friendly and caring service
10. We will keep in touch with you in the future to ensure your investments continue to meet your requirements

OUR REWARD IS YOUR SATISFACTION



HOW TO CONTACT US?

Tel: 01626 332083

or

email: info@charlesroyle.co.uk

or

Visit our website at www.charlesroyle.co.uk

Andrew Durban
Senior Partner

Nicholas Richards
Partner

Keith Mitchell
Mortgage Manager

Please call the above number if you wish to make an appointment or discuss your retirement plans on an individual basis.