



James Ryan Thornhill

Insurance Brokers and Independent Financial Advisers



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'Just continue to offer a good service, like you already do. We both are more than happy with all the help and support your company has offered us.'

K Clements & H Stanley

About Us

James Ryan Thornhill have an extensive team of experienced independent financial advisers and insurance brokers who provide advice on every aspect of the financial and insurance world. Our main aim is that you think of us first when you have any financial or insurance decisions to make.

Our friendly, approachable staff are here to help you get the most out of your finances. We will assess your circumstances and needs to ensure that we offer the right solution from the whole of the market. Sometimes, we will be able to give you simple guidance, without having to charge a fee for our time.

We are independent and use the most up-to-date technology and sourcing software, so we are able to research the entire marketplace to find the best financial products to suit your individual requirements. Whatever your needs, we can provide tailor-made solutions that are right for you.

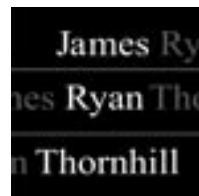
We attribute our success to combining expert advice and service with traditional values.

At all times we will try to understand your affairs – and explain our solutions – clearly and concisely so that you can understand the benefits of the route you have chosen.

Insurance and finance can be complex subjects where misunderstandings can cause crippling financial consequences. Our expert and experienced staff are committed to providing you with the perfect balance of premium cost and breadth of cover for all insurance contracts

We provide a valuable free appraisal with one of our fully qualified advisers or insurance brokers without any obligation.

Over the next few pages we show you how with our expertise we can help you...



www.jrtltd.co.uk

I think your representative provided a first class service and was a pleasure to deal with and very helpful, thank you.

P Cooper



Investments and Wraps

You may want to provide a small nest egg for the future, or have a lump sum to invest. With so many investment funds and options available, it can be difficult to choose the right product and fund or funds that suit you. If you find the whole topic a little overwhelming, James Ryan Thornhill are here to help.

We will listen to your individual needs and find out the level of investment you would like. As independent financial advisers we have access to thousands of investment opportunities across the whole of the market. Because we have years of experience and monitor the markets daily, we will help you find the investment that is right for you.

Alternatively, you might already have multiple investments and pensions that you have collected throughout your life. We can offer a free review of your finances to assess whether these investments are still right for your current needs. If appropriate, we can amalgamate all of your investments into one 'wrap' account.

This new method is not only easier to keep track of everything but could also provide you with a potentially better return. Also you don't have to worry about reams of paperwork either as collecting it together will allow James Ryan Thornhill to manage most of the administration.

We compare the principle of wrap accounts to collecting all of your 'different eggs' in one place, or even shopping in a centre where all the designer outlets are under one roof.

Wraps are not suitable for everyone so our expert financial advice will lead you in the right direction.





"There's not much to be improved! Excellent service, fast, efficient, responsive and proactive, plus a bit of 'humour thrown in', which is essential. Well done!"

Sebastian Blair

Commercial Insurance

Every business needs insurance for protection and it is vital to make sure you have the right policies to suit your company's needs. At James Ryan Thornhill we understand the complex world of commercial insurance and we're confident that we may help save you thousands of pounds.

Our experienced qualified team have the expertise and knowledge to help you understand the policies your company needs. Because we have contacts with a wide range of insurers from household names to specialist providers, we will search the market to find the insurance that best suits your requirements.

We appreciate that your time is valuable, so our advisers will visit you at your premises to discuss your requirements. We use clear language so it's easy for you to understand and make an informed decision about what

is best for your business. Our efficient service also ensures that you do not waste time with pointless administration.

These days it seems everyone is offering "cheap" insurance; we can find "better" insurance and in our experience often we can frequently improve on your existing insurance arrangements.

When you need help and advice to solve a problem, or assistance with a difficult claim, you will find out just how good we are.





"Thank you so much for all your help and advice, we really appreciate it. Our 'New Home' is fantastic."

Hannah & Phil Batham

Mortgages

Mortgages are available from a number of lenders within the marketplace; it is even possible to pick one up when you do your weekly shop! Whilst this makes it easier than ever to get a mortgage, it doesn't necessarily mean you'll pick the right one, that's right for your circumstances.

At James Ryan Thornhill, we listen carefully to your requirements and search the whole of the market to help you find the right mortgage that suits your individual needs. Because we are totally independent and can work on a fee basis, you can be sure that you will receive 100% impartial advice.

Your current mortgage deal may be about to finish or may have already. We can review your situation and help you switch to a lower rate of interest, if appropriate. A short meeting with one of our experienced

financial advisers could save you thousands of pounds on your mortgage. You don't need to be put off by the administration associated with switching your mortgage either; we will handle everything, making switching as hassle-free as possible.

We also have specialists in the Buy-To-Let market where we again offer impartial financial advice to new or experienced professional landlords, including mortgage and insurance recommendations and guidance on effective tax planning.



"Helpful, friendly and efficient, as always. Thank you!"

Mr & Mrs Selvadurai



General Insurance

Your home, possessions and car are probably the biggest personal investments you will ever make so it's vital that you protect them against damage and loss. At James Ryan Thornhill we have a large team of qualified insurance brokers who can offer free advice and find competitive insurance quotes.

During a face-to-face meeting or telephone call, our expert insurance advisers will discuss your requirements and explain the types of policies that are available and the different conditions that are attached. We use the latest technology to ensure that we have access to thousands of policies, allowing us to find the best deal to suit your needs.

These days it seems everyone is offering "cheap" insurance; we offer "better" insurance and in our experience we find that we can frequently improve on your existing insurance

arrangements. You also need to make very sure you compare apples with apples as the suitability of the contact is always in the detail.

We can also help with travel insurance. Whether you travel abroad once a year or have more passport stamps than Alan Wicker, we can help you find the policy that's right for your situation.

Finally, any insurance that is arranged through us comes with a first class claims handling service that you'll find hard to beat.





"very happy with the service received."

Mr J McGuire

Pensions

You may already have existing pensions and our experienced advisers will assess their suitability to your current financial position and help you change funds or switch if necessary. We are independent and impartial, so you can relax knowing that our advice is geared solely towards your best interests.

Pensions have been in the news a great deal recently, generally for all the wrong reasons. With numerous reports of pensions that are under-performing and Government suggestions that we are going to have to work for longer, many people are underwhelmed and confused by pensions.

At retirement, our experienced, qualified advisers will talk to you about all available options. There are many options such as Open Market Options, Income Withdrawal, Drawdown, Self Invested Personal Pensions (SIPPS) we can help unravel the jargon and make sure you obtain good advice with your life's work.

If you are considering starting a pension for the first time James Ryan Thornhill can explain the different options for fund choice and the benefits at retirement to help you choose the right product for your situation. By using the latest technology that provides access to pensions across the whole of the market, James Ryan Thornhill will ensure you find the best pension to suit your individual needs.

We are also able to help you to understand any old company pension schemes and see what they might provide you with one day.





"Excellent service throughout"

Kim O' Reilly

Protection

Nobody likes to think about the worst happening but for peace of mind, it is important to take out relevant protection so that you and your family are safeguarded against all eventualities.

Whether you want to protect your mortgage or income, require life or health insurance, James Ryan Thornhill can help you find the right products to suit your individual needs.

We have an extensive team of qualified, experienced insurance brokers and independent financial advisers who have access to thousands of insurance policies, allowing them to find the most suitable policy in the market, based on your individual circumstances. During a meeting or telephone call with one of our advisers,

we will assess your situation and listen to your needs enabling us to advise you on the best ways to keep costs down while securing the best policies for you. We are totally independent, so you can be reassured that the advice you receive is 100% impartial.

Alternatively, if you already have insurance policies but are unsure whether they are still right for your situation, we can provide a free initial review and help you switch to something more suitable, if appropriate.



Summary

Independent Financial Services

Personal and Corporate Advice

Buy to Let Property Advice
Critical Illness
Deposit Account Advice
Endowment Advice
Equity Release
Impaired Life Annuities
Income Protection
Investment Advice
Key Man Assurance
Life Assurance
Long Term Care
Mortgages
Pension Withdrawal
Portfolio Planning
Private Medical Insurance
Retirement Planning
Self Invested Pensions
Shareholder Protection
Stakeholder Pensions
Wrap Accounts

Free Initial Meeting

Fee Based Advice Available

Independent Insurance Brokers

All forms of Business & Personal Insurance

Breakdown Cover
Buildings and Contents
Business Interruption
Commercial Vehicles
Construction
Credit Risk
Engineering and Breakdown
Family Fleet
Gap Cover
Goods in Transit
Group Covers
High Net Worth
Legal Expenses
Liability
Loss of Driving Licence
Marine Cargo
Motor Fleet
Private Car
Professional Indemnity
Property Owners
Shops / Office / Retail / Licenced Premises
Travel Insurance



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