

FSA  **David Stock** 
— **Independent Financial Advisers** & Co.Ltd. —
Mortgage, Pension, & Investment Specialists

If you are:

Thinking of purchasing a property?

Considering a re-mortgage to reduce your outgoings?

Paying too much for your existing mortgage!

Considering improving your present financial health plan?

You should be talking to:

David Stock & Co. Ltd.

David Stock & Co. Ltd. are Independent Financial Advisers, and with over **20 years experience** in helping clients (employed and self employed) obtain the most competitive facilities and in excess of 150 major leading sources and over **5,000 schemes** at our disposal, we can help you through the maze of different rates currently on offer.

YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOANS SECURED ON IT.

Instant Computerised Quotation Service

Our **I.C.Q.** (Instant Computerised Quotation service) offers the lowest rates from over **150 lenders** and **5,000 schemes** offering everything from :

- Mortgages (up to 125%)
- Re-mortgages
- Best 1st Time Buyer Discounts
- Council House Purchase
- Fixed Rate Mortgages
- Best Discount Rates
- Cash Back Offers

In addition to the Instant Computerised Quotation service, the company is now harvesting the availability and speed of the **Internet**.

The company uses the Internet to register themselves to lender web sites for **quick quotations, credit score decisions and case tracking for clients**.

This is a far quicker credit score rating process then the traditional methods of the letter and the fax.

The Company has recently increased it's speed and presence on the Internet by introducing **BROADBAND**. This has increased the speed of the Online Quotation process by 10 times.

Put us to the test...We believe our quotations will not be beaten!. Contact us today and make an Appointment.

Mortgage Payments

Are Your Mortgage Payments PROTECTED?

The Government safety-net for mortgage payers has been drastically cut back. Homeowners will receive no state help to pay their Mortgages immediately after losing their jobs. The Government are encouraging Mortgage Payers to insure against unemployment.

David Stock & Co. Ltd. have access to comprehensive policies at very competitive rates that can protect the repayments of either **NEW** or **EXISTING MORTGAGES** for **SICKNESS, ACCIDENT** and **REDUNDANCY**, and **AT-LAST** the **SELF-EMPLOYED** for Sickness, Accident and **Compulsory Liquidation** or **Bankruptcy**.

If you haven't protected your current Mortgage repayments or you are considering a New Mortgage, we would strongly recommend that you contact us for details of this excellent cover.

Endowment Policy

Thinking of Surrendering Your Endowment Policy?

STOP...

we, may have a better alternative

Although your Insurance Company may have offered you a Surrender Value on your Endowment Policy, WE MAY BE ABLE TO GET YOU...
UP TO **25% MORE** FOR YOUR POLICY

As Independent Financial Advisers, David Stock & Co. Ltd. have access to a number of major investment companies and agencies who are interested in purchasing suitable Endowment Policies. If your existing policy has a surrender value, they may be prepared to pay you MORE FOR YOUR POLICY as an alternative to surrendering it directly to your Insurance Company.

DON'T LOOSE MONEY BY ACCEPTING THE FIRST QUOTE FOR YOUR POLICY UNTIL
WE HAVE OBTAINED AN ALTERNATIVE QUOTE FOR YOU!

This Service is **FREE** the process is simple...
CONTACT US TODAY AND MAKE AN APPOINTMENT

Important Notes

IMPORTANT NOTES ABOUT ANYONE OFFERING FINANCIAL ADVICE

Did you know that not all
Financial Advisers are the same

There are basically **3 categories** of individuals who can offer you financial advice.

1. **The Insurance Company Employee** is an individual who can offer you the products of one Insurance Company for whom they work. The Insurance Company Representative CANNOT offer any Independent Financial Advice.

2. The **APPOINTED REPRESENTATIVE of the INSURANCE COMPANY** sometimes called a 'Tied Agent', is very similar to the above with the exception that they may not be employed by an insurance Company, but they have entered into a special arrangement where they can ONLY offer the products of one Insurance Company and are committed to doing this. The APPOINTED REPRESENTATIVE CANNOT offer any Independent Financial Advise.

Important Note:

Many local Estate Agents use the services of appointed representatives to arrange their mortgage facilities!

3. The INDEPENDENT FINANCIAL ADVISER

(David Stock & Co. Ltd.) is exactly what it suggests. Unlike all of the above, Independent Financial Advisers are not employed by or tied to any Insurance Company and are under strict regulations by their governing body to use their best efforts to seek and obtain the best available arrangements for their clients, and, because of their Independence can offer a wide and very competitive range of products to suit their clients individual needs from a large number of leading companies.

The Independent Financial Adviser Offers Independent Financial Advice

If you have recently received or are in the process of receiving financial advice, ask your adviser which category of the above they represent. (Their business card should also provide this information).

David Stock & Co. Ltd., offer a FREE comparison of any product you have or may be considering to help you satisfy yourself that you have made the right decision.

Feel free to Contact us today and make an Appointment.

Estate Agents

We provide **Independent Financial Advise** for many of the Estate Agents in Newport, Risca, Chepstow, Magor & USK. This professional relationship of Estate Agent and our Independent Financial Advisers has been growing since 1988.

They include the following agencies: -

Crook & Blight

Elstons

Garn & Seels

Grove Estate

Kingstons

Nuttall & Parker

Tim Thraves

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| Site Designed and Developed by Robert J Stock |

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