

# Financial & Legal *checklist*

Money: whether you are spending it, saving it or speculating with it, it makes sense not only to exercise prudence but also to protect you and your family's interests with robust legal advice

## Demand the best – get a 2nd Opinion Now!

HAVE YOU BEEN ARRESTED, charged or convicted of a serious criminal offence? Are your legal team doing everything they can to get you an acquittal or to get your conviction quashed? Are they proactive or reactive? Do you want your freedom back? If in doubt, get a 2nd Opinion Now.



1. An alleged contract killer left a fingerprint in deceased brain matter – found not guilty
2. Four eyewitnesses claimed they saw 2nd Opinion Now's client shoot two men, one fatally – found not guilty
3. International drug importation: 500 hours of covert recording linked to a tonne importation of cocaine – six-month trial, found not guilty
4. Alleged member of mafia charged with 300 kilo importation of cocaine from Europe – out of 22 charged, 2nd Opinion Now's client was the only one to walk free
5. LIBOR rigging allegation: defendant at centre of conspiracy – walks free
6. A £229m conspiracy to steal from Japanese merchant bank – walks free
7. Footballer convicted of rape – fresh evidence undermines complainant testimony
8. Businessman convicted of GBH – fresh evidence shows he was victim of assault, not the assailant
9. Mortgage fraud: businessman lacked dishonesty in £50 million loss to financial institutions – walks free
10. International drug dealer accused of employing police officers – all acquitted on a legal argument.

If you demand the best, contact criminal defence specialists, 2nd Opinion Now!

For more information call 07711 086970 or email [cs@2ndopinionnow.co.uk](mailto:cs@2ndopinionnow.co.uk)



## Housing market resumes, but what's the impact?

RECENT WEEKS HAVE SEEN a vast drop in the number of housing sales. This is an industry that is heavily reliant on the mobility of people, but as the saying goes, 'necessity is the mother of invention.'

Fastsurveyors' client base is nationwide and spans the banking, bridging and property exchange sectors, and whilst they all may have bespoke service requirements, they all share this common issue. As a business, Fastsurveyors has supported clients

through troubled waters before, namely the crisis of 2008/09, with a robust and quality assured service. And whilst these current circumstances maybe unique, the underlying factors which govern the market resilience still hold true: sentiment, supply and demand.

Near term, Fastsurveyors does not anticipate a wholesale shift in the market as others would predict but potential local corrections to reflect affordability. Working with Surventrix Systems, their technology partner, Fastsurveyors has been developing new technology in the past 24 months for what they felt was an inevitable shift in the way of business, maximising available data in order to complement the



expertise of their surveyor network. With this, the fastsurveyors team has been able to resolve client issues and maximise opportunities where others had seen only hardship. For fastsurveyors, Covid-19 has accelerated this transition to an improved, more efficient service.



Find out how a managed property valuation service from Fastsurveyors coupled with bespoke software solutions can benefit you and mitigate your risk exposure at [fastsurveyors.com](http://fastsurveyors.com)

## Building homes in your community



HILLTOP CREDIT PARTNERS PROVIDES finance to mid-sized UK residential developers. It offers a unique one-stop property development finance for up to 90% of the project cost – a novelty in lending circles. Hilltop's debt and equity model reduces funding time and cost, so clients can build more homes. Backed by a leading global real estate investment firm, Hilltop is committed to supporting the UK housing market and working with investors to target superior returns.



HILLTOP CREDIT PARTNERS

Find out more at [hilltopcreditpartners.com](http://hilltopcreditpartners.com) or call the team on 020 3903 6369.

## Get premium remote assistance from the legal lifeLINE barrister

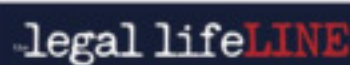
BEING CAUGHT DRINK DRIVING or speeding is stressful enough at the best of times but even more so when the Covid-19 lockdown prevents

you seeing a lawyer face to face and the court system is in chaos because in-person hearings are being shelved or conducted remotely, often in very confused and confusing circumstances.

The legal lifeLINE is a low-cost, high-value telephone legal advice service run by Andrew Locke, a barrister who practises from Nexus, Chambers of Michael Mansfield QC. Interestingly, the service was not set up in response to the lockdown but has been operating for several years already and deals not just with motoring law, but also commercial, landlord and tenant and housing law.



So, if you have found yourself in trouble with the law and you need quality advice and legal representation, including appearing in court, then contact the legal lifeLINE.



Call 0800 009 6788 or go to the website [thelegallifeline.co.uk](http://thelegallifeline.co.uk)

## Expert solicitors in financial and corporate crime – here to advise and assist you during a difficult time

RICHARDSON LISSACK LIMITED is a specialist financial and corporate crime solicitors. The firm offers bespoke representation for corporates and individuals who are under investigation by government investigatory bodies. The firm is consistently instructed nationwide by directors and corporates to advise in relation to complex criminal and civil investigations and prosecutions for alleged financial wrongdoing.

2017. They are actively being used by HMRC at present in order to circumvent the need for costly criminal investigations. Richardson Lissack has had several recent successes in securing complete discharges of AFO's for corporate clients without the need to challenge an FO.

### Fraud

If you or your company have been accused of fraud, it is likely that you will face the daunting process of being subject to an investigation for several years before a decision is made in respect of charges. The experienced team of lawyers at Richardson Lissack understand the difficulties associated with any fraud investigation and can offer proactive representation throughout, which can result in the relevant prosecuting authority deciding to conclude their investigations, thereby avoiding any charges.

### Freezing Orders

Account Freezing Orders (AFO) and Forfeiture Orders (FO) are measures that are available to authorities under the Criminal Finances Act

### Unexplained Wealth Orders

Unexplained Wealth Orders (UWO) have recently been introduced under the Criminal Finances Act 2017. An UWO requires the person, who is the subject of that Order, to provide information to explain their personal interest in high valued assets. The individual will be compelled by a Government Agency to provide details and reveal the source of wealth used to acquire the asset. UWOs can be made in respect of assets valued at £50,000 and over. If you have received notification of an UWO, it is imperative that you receive legal advice. Richardson Lissack can immediately formulate a strategy in respect of a challenge to the Order.



RICHARDSON LISSACK

If you would like to find out more information about how the team can help, visit [richardsonlissack.co.uk](http://richardsonlissack.co.uk), email [info@richardsonlissack.co.uk](mailto:info@richardsonlissack.co.uk) or call the team on 020 3753 5352.



## Investment: the epic return journey of a lifetime's work

TWO AND A HALF centuries ago, Captain James Cook set sights on Australia. Originally a Whitby collier, his ship Endeavour was refitted and renamed for the 'prolonged industrious effort' of an epic journey of discovery. Endeavour carried astronomical equipment to observe the transit of Venus, the botanist Joseph Banks and his collection of flora and fauna that would inform Charles Darwin's Origin of Species, and barrels of lemons which Cook speculated would protect his crew and mission from perhaps their greatest threat; scurvy. Endeavour would navigate the uncharted waters of the Southern Ocean as well as map the headlands and shallow creeks of an unknown continent before, above all, returning home safe with all the news.

Tellsons' Endeavour Fund is designed for that same 'prolonged industrious effort' of its own: the quest for capital growth with less of the volatility of equity investments. Investing across the asset classes and regions of world markets, the managers look for sustainable businesses that balance the interests of employees, the environment, customers and the community.



This sustainability gives the managers the confidence such businesses will endure and prevail over the long-term, responsibly as well as profitably meeting society's needs today and finding the solutions to those of tomorrow.



Strong environmental, social and governance standards are hallmarks of the fund and make complementary travel companions of income and stability, innovation and growth, affording significant downside protection in periods of market stress. The Tellsons partners only run this one fund, so with their own money invested alongside, it is unusually aligned with the interests of clients. Highly ranked amongst its peers, this may be a source of reassurance for perilous journeys in uncertain times.

Find out more about your own journey of long-term investment with Endeavour at [tellsons.co.uk](http://tellsons.co.uk)



## Dealing with separation or divorce while in lockdown

SEPARATING IS DIFFICULT at the best of times but can only be worse while in lockdown. Head of Leathes Prior's Family Team, Alisdair Douglas, reminds readers to be kind during the difficult separation process and shares his tips for coping.



**Be kind to yourself.** Emotions such as guilt or stress can sometimes cause people to make hasty decisions. It's so important to consider your long-term financial security and make informed decisions.

**Don't forget the pensions.** Studies have shown approximately 40% of overall family wealth in divorce cases is held in pensions yet fewer than 20% of divorces included pension sharing Orders. Ignoring them can potentially be a very costly mistake.

**Mediate.** If successful, mediation is usually the quickest and least costly way forward. Just make sure you have any proposed agreement properly considered by a lawyer before committing to it.

**Properly formalise the agreement.** To make a divorce or dissolution agreement binding, it needs judicial approval. Without doing this there is a risk of further financial claims being made against you in the future.



For further tips or advice using Leathes Prior's intelligent online platform visit the website at [leathesprior.co.uk](http://leathesprior.co.uk) Alternatively simply contact Leathes Prior's lawyers directly to discuss your matter on a no-obligation basis by calling 01603 610911 or you can send an email straight to the team at [info@leathesprior.co.uk](mailto:info@leathesprior.co.uk)



## What should your Will include?



A WELL-WRITTEN AND THOROUGH WILL is one of the most important documents you will ever create. Not only does it cover your last wishes and distribute your wealth and worldly possessions, a proper and well thought out Will also distributes your future assets. This saves you the time and cost of having to

## Fine wine offers investors calm amidst financial market turbulence

FINE WINE INVESTMENT PORTFOLIOS have navigated recent financial storms largely untouched. Noble Rot looks at why.

**Consistently low correlation to equity markets** Fine Wine has demonstrated low correlation to the S&P 500 and FTSE 100, demonstrating its diversification benefits. The Knight Frank Wealth Report shows Fine Wine market growth of 120% over 10 years.

**Inverse supply curve drives an increase in value of the investment** Finite supplies of the finest wines diminish over time, whilst investment grade Fine Wine improves with age, so is an asset in greater demand as it becomes more scarce.

**A physical asset is widely regarded as a hedge against risk and inflation** Physical assets like Fine Wine perform well in periods of economic uncertainty, acting as a 'store of value'.

### A currency hedge

The key Fine Wine indices (the Liv-ex 100 and 1000) are priced in Sterling, so a weaker pound makes the asset cheaper in other currencies, stimulating global demand.

### Capital gains tax free

Wine is considered a wasting chattel by HMRC, so is treated as being capital gains tax exempt.

**Noble Rot's expertise** With decades' worth of experience in Fine Wine investment, Noble Rot's personal and data-led approach ensures that clients are best-placed to outperform the wider Fine Wine market.



For a free, no obligation consultation to discuss a managed Fine Wine portfolio or valuation of your current fine wine holdings, get in touch and download an investment guide via [noblerot.org](http://noblerot.org) or [info@noblerot.org](mailto:info@noblerot.org)



## Enyo Law – Disputes. No Conflicts.

ENYO LAW IS A LEADING disputes practice, based in London, focussed entirely on disputes.

The team has a reputation for succeeding in some of the highest value and most prominent litigation and international arbitration cases. Clients include governments, central banks, sovereign wealth funds, high-net-worth individuals, international oil companies and significant corporate entities. Their priority is always the efficient resolution of disputes with minimal business and reputational disruption.

As a disputes only practice, they are the natural choice for clients involved in matters that would present conflicts for other law firms. Although located in London, a substantial amount of their work involves assisting clients with litigation or arbitration outside of the UK.

In addition to a significant body of associates and litigation support professionals, Enyo Law is one of the only law firms to have an in-house Business Intelligence Unit, which provides critical intelligence-gathering services in support of the matters in which the firm is engaged.



For further information as to how the team at Enyo Law can assist you, please visit the website at [enylaw.com](http://enylaw.com)



Visit [brittontime.com](http://brittontime.com), call 01273 726951 or email the team at [info@brittontime.com](mailto:info@brittontime.com)

remote consultations to ensure that you can remain safe and comfortable while still receiving the same high level of service that you would in person.

Britton and Time Solicitors was founded with family values at their core. They offer a comprehensive Will writing service tailored to your exact needs that includes basic inheritance tax advice and trusts as standard. Their consultative approach ensures your belongings go exactly where you want and when you want. Britton and Time Solicitors offers a variety of