

CRYSTAL LIFE

INDEPENDENT MORTGAGE & FINANCIAL ADVISERS

Crystal Life and Tremellen Jeffrey Allan

Two long established companies are combining to offer you comprehensive financial solutions.

Today, we are delighted to announce that independent financial advisers, Tremellen Jeffrey Allan Ltd, is merging with Crystal Life Ltd, a long established firm that provides mortgage, insurance and protection advice.

Tremellen Jeffrey Allan Ltd (TJA) is an independent firm of Financial Advisers, established in the 1930's. TJA has been based in Radlett for many years. We have always been committed to providing high quality, professional and impartial financial advice and offer clients a wide range of investment services. Our highly qualified Advisers carry out a full review of your finances and identify where we can help you make decisions that are right for you.

Crystal Life Ltd (Crystal Life) is a firm of protection and Independent Mortgage Advisers who aim to look after your personal interests and finances. With access to the entire mortgage market, Crystal Life can search thousands of options to find the most suitable mortgage and protection options for you.

Together, the newly combined firm will be an enhanced organisation that is ideally placed to look after your personal, home and business finances.

Our highly qualified Retail Investment and Mortgage Advisers analyse your situation to ensure the financial decisions you make about saving, investing and taking out a mortgage suit your needs and circumstances.

Our Services Include:

- Investments
- Pensions
- Mortgages
- Equity Release
- Life and Protection
- Business Protection
- Auto Enrolment
- Health
- Income protection
- Buildings and Contents

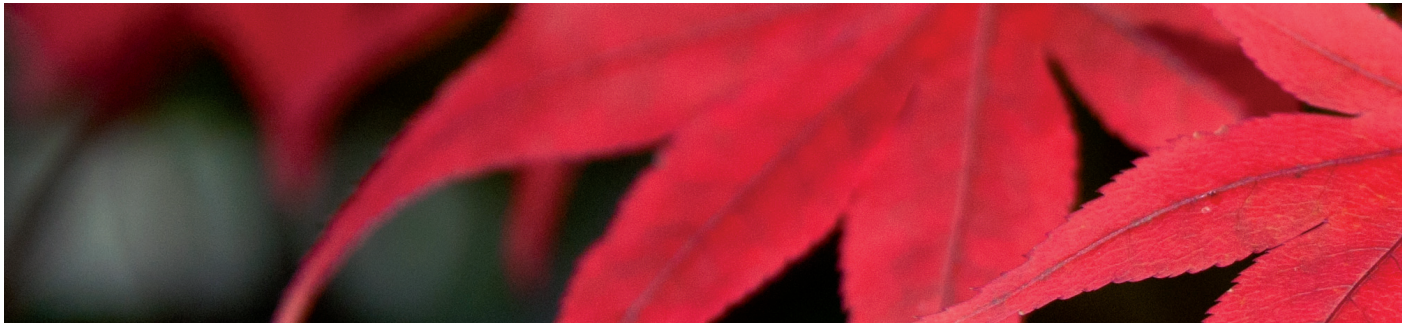
Our merged company will operate under the Crystal Life brand

'We are absolutely thrilled to be joining up with Crystal Life. Their excellent reputation combined with our investment expertise will provide all our clients with a one stop shop for obtaining advice on just about every financial decision they need to make.'

Dilip Kapur, Director, TJA

'We are delighted to be linking up with TJA. Adding Independent Financial Advice to our services will be of enormous benefit to our customers who will be able to access ongoing financial advice whenever it's needed.'

Andrew Solomonides, Director, Crystal Life



Introduction to Financial Planning

We all have goals, dreams and ambitions for the future, for ourselves and our families, but how do we achieve them?

Professional Financial Planning is the process which aims to help you realise your ambitions – whatever they may be. As professional Financial Advisers we can help you make informed decisions about your financial future over the short, medium and long term.

You will almost certainly have plans of one kind or another – buying a home, starting a family, living abroad, perhaps retiring, but such ambitions have financial implications and you can't leave it all to chance. Careful planning aims to help turn your plans into reality and the sooner you start your financial planning the greater your chance of realising your goals.

There are so many issues to consider when planning your financial future, so here are a few thought provoking 'milestones in life' to assist you.

Milestones in Life:

- Birth
- Start School
- University or College
- Start Work
- Change of Job
- First Home
- Getting Married
- Starting a Family
- Move House
- Change of Location
- Redundancy
- Start your own Business
- Unexpected Windfall
- Divorce
- Illness
- Retirement
- Death

It is easy to take all this for granted, but it's a lot to think about when making plans for the future.

Financial Planning Could:

- Help to increase the value of your savings and investments in a tax efficient manner
- Protect your and your dependants' income in case of unforeseen problems
- Increase the after-tax legacy you pass on to your beneficiaries

You can rest assured that we will provide you with expert advice together with regular reviews and evaluations of your financial plan.

Come and find us at our Radlett office, we are based in Watling Street. If you cannot get to us our Advisers are more than happy to come to you, whether it be a home visit out of hours or an appointment at your office. We go the extra mile by accommodating what suits you.

Introduction to Mortgage & Protection Services

Planning for a comfortable financial future takes confidence, nothing more.

Crystal Life independent mortgage advisers have access to the entire financial mortgage market. We can search thousands of options to find the most suitable mortgage and protection options for you. Crystal Life offer mortgage and protection services to their clients across London and beyond. We can help if you are a first time buyer, moving home or looking for a potential re-mortgage. We have over 28 years' experience of arranging mortgages, re-mortgages, mortgage protection and additional life assurance to protect your family.

If you are thinking about moving house or just wish to see what options are available to you, our experience and local knowledge and access to thousands of different mortgage products is the option for you. We offer honest and open advice and are happy to welcome new clients. With our support, you can take your time, compare and discuss the different mortgage combinations. We generate a shortlist from literally hundreds of mortgage products and lenders on the market giving you the best possible start to your new home.

Come and find us at our Crouch End office, we are based in Park Road. If you cannot get to us our Advisers are more than happy to come to you, whether it be a home visit out of hours or an appointment at your office. We go the extra mile by accommodating what suits you.

Your property may be repossessed if you do not keep up repayments on your mortgage.

Security and Privacy

We at Crystal Life Ltd understand our obligations in regards to your fundamental right to a private life and has implemented systems and controls to ensure your rights and freedoms are protected.

Crystal Life Ltd undertakes to meet its obligations under the Data Protection Act 1998/2018, the Privacy and Electronic Communications Regulations 2003 and the EU General Data Protection Regulation (GDPR).

Your personal information will be initially processed by Crystal Life Ltd. Your personal data will be further processed by On-Line Partnership Group Ltd on behalf of its subsidiary company The On-Line Partnership Ltd who acts as our Principal for regulatory purposes. All parties will process your personal data in accordance with our privacy notice which can be viewed on our website at crystallife.co.uk.

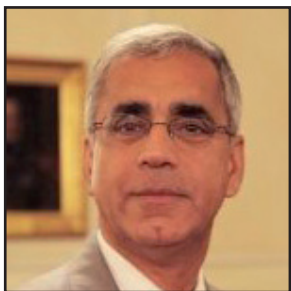


Meet The Team

A conversation with one of our advisers can make the difference



Andrew Solomonides
Managing Director



Dilip Kapur
Finance Director



Trevor Smith
Operations Director



Ravi Maniar
Investment Adviser



Avidan Last
Investment Adviser



Karl Lovell
Protection Adviser



Dimitris Hitra
Mortgage Adviser



Arvind Tailor
Mortgage Adviser



Raffaele Figarazzi
Mortgage Adviser



Debbie Lincoln
Office Manager



Samantha Baker
Adviser Support



Chantelle Ogle
Mortgage Administrator



Melanie North
Administrator

CRYSTAL LIFE

INDEPENDENT MORTGAGE & FINANCIAL ADVISERS



Following the completion of the merger, Tremellen Jeffrey Allan Ltd will no longer be directly authorised with the Financial Conduct Authority and that by merging with Crystal Life, Tremellen Jeffrey Allan will be operating as Crystal Life Ltd. Crystal Life Ltd is an appointed representative of The On-Line Partnership Limited which is authorised and regulated by the Financial Conduct Authority.

Mortgage Office: 14 Park Road, Crouch End, London, N8 8TD. **T:** 020 8292 6556
IFA Office: 137 Watling Street, Radlett, Herts, WD7 7NQ. **T:** 01923 333199
Registered Office: First Floor, 677 High Road, North Finchley, London, N12 0DA
Registered in England and Wales. Registered No. 3687985.