

FINANCE

Tax free with Citadel

Citadel is the brand name of the Dentists & Generals Income Replacement product and provides benefit from the first day of illness or injury.

The plan is offered to dentists and provides weekly benefits between £60 and £800 during incapacity. Citadel offers 5 options of immediate or deferred cover with two cessation ages.

Because friendly societies have tax exempt status, members with this society will enjoy a benefits package and under current legislation, receive a tax-free lump sum, at their chosen date.

For more information call 0121 449 6850 or visit www.dengen.co.uk.

Reader response number 56



Protection Plans

Ray Cox & Company offers insurance cover to dentists who have finance agreements. Ray Cox claims that insurance through the Ray Cox Protection Plan will protect the dentist in the event of an accident, sickness and death.

Cover is available on all finance arrangements whenever they started and irrespective of provider. Paperwork is minimal and no medical is required.

Insurance plans are tailored exactly to meet individual requirements and cover is in place as soon as the finance agreement is signed and appropriate cover selected. In the case of existing agreements, the dentist simply needs to select the cover required and the policy comes immediately into effect.



For more information call 01935 822 892 or mail office@ray.cox.freeserve.co.uk.

Reader response number 57

Sickness cover from Dentists Provident

The Dentists Provident Society was founded in 1908 by dentists for dentists. The Society provides replacement of income lost as a result of sickness or accident to over 12,000 dentists.

Society membership combines two important protection measures dentists need to take for sickness and accident insurance cover and to provide a lump sum for dentists when they retire. Regular monthly payments to the Dentists Provident Society mean just one provider, one contract and complete protection. The sickness and accident cover offers the following benefits: 1) the maximum weekly benefit payable (based on a 6-day working week) is £1200, 2) membership will replace a maximum of 75% of an individuals earnings lost through incapacity.

There is no waiting period with the cover, sickness benefit is paid from the first full day of incapacity and regardless of how many claims you make your subscriptions will be unaffected and membership will continue until the age of 60, unless you wish to cancel it. For full details phone 0207-222-2511 or visit www.dps-ltd.co.uk

Reader response number 55

Good scrap deals from Metalor

Metalor Technologies (UK) Ltd. not only provides precious metal dental alloys, posts, attachments, accessories and the Metalor ikam shading communicator, the company also offers quite exceptional rates for the recovery of precious dental scrap.

Metalor claims it offers a laboratory and practice friendly, economic solution whose benefits can be enjoyed by any type of laboratory or practice nation wide.

Metalor claims that its scrap service will accept all precious metal dental scrap.



Using Metalor to dispose of your precious scrap materials means you only require one service and Metalor claims it will always offer a fair and competitive price. For more information phone 01923 891900.

Reader response number 58

DBG reduce credit and debit processing fees

The DBG have negotiated further reductions with Barclaycard Merchant Services in the credit and debit card processing charges for their members. This is the 7th reduction in as many years and DBG claims dentists will find these to be the lowest charges yet - down to as low as 1.21% for credit cards and 13p for debit cards.

DBG claims dentists will find that they can save up to £210 on a three year contract for a practice paying the £15 plus VAT standard fee per month. There is no minimum monthly service charge for DBG members.

Barclaycard Merchant Services will provide DBG members with on line processing without a floor limit, which means that there is no need to telephone for authorisation. DBG claims there are no such charges with this scheme.

The DBG have negotiated with Barclay-



card for their membership en masse and all member practices will benefit irrespective of their size. DBG claims this illustrates their determination to continually review the services required by a modern practice on behalf of its members.

If you are a member and want more information of phone 01606 861950 or visit www.thedbg.co.uk

[Reader response number 59](#)

Get your private finance from MLP



MLP Private Finance is one of Europe's leading financial services organisation providing independent financial advice specifically tailored for dentists.

MLP claims that as they are Independent Financial Advisers, it enables them to explore the whole financial market and find the most suitable products to best meet your particular needs.

Through its longstanding relationship with dentists, MLP has gained an insight into the dental profession. MLP claims it can consolidate dentists professional and personal objectives with MLP's expertise in financial planning, to create a comprehensive individual financial

plan that ensures you achieve your objectives.

To arrange to see a consultant phone 020 7423 6355 or email adam.osper@mlp-plc.com.

[Reader response Number 60](#)

Financial planning from Money 4 Dentists

Can you visualise your financial future? Money4Dentists financial planners combined experience spans nearly a half a century, and over that period has earned a reputation for excellence in advising dentists on their financial futures.

An effective financial planner will help you identify your priorities and objectives and then implement a workable, understandable strategy to achieve your goals.

Successful financial planning depends on input from both sides. Money4Dentists claims every client is an individual with his or her own specific personal circumstances and financial needs.

Whether the need is to increase disposable income, reduce tax, improve retirement income potential or business performance, or simply to increase financial security, a Money4Dentist adviser will closely liaise with the client to achieve the

desired result.

Your Money 4 Dentists adviser will; quantify your current financial position, identify your objectives, devise and carry



out a strategy to maximise your financial potential.

For full details on Money4Dentists financial planning services visit www.money4dentists.com

[Reader response number 61](#)