

O/0864/26

TRADE MARKS ACT 1994

IN THE MATTER OF APPLICATION NO. UK00004092337

BY PROGENY MANAGEMENT LIMITED

FOR THE FOLLOWING TRADE MARK:

Progeny Underwriting

PROGENY UNDERWRITING

(SERIES OF 2)

IN CLASS 36

AND IN THE MATTER OF OPPOSITION THERETO

UNDER NO. 451416

BY THE PROGENY GROUP LIMITED

BACKGROUND AND PLEADINGS

1. On 27 August 2024, Progeny Management Limited (“the applicant”) applied to register the series of two trade marks shown on the cover page of this decision, in the UK. The application was published for opposition purposes on 20 September 2024 and protection is sought for the following services:

Class 36 Underwriting; Underwriting services; Financial underwriting; Insurance underwriting; Insurance underwriting services; Industrial accident insurance underwriting; Insurance underwriting and appraisals and assessment for insurance purposes; Providing information relating to non-life insurance underwriting; Underwriting of business insurance (Services for the -); Underwriting of company insurance (Services for the -); all the aforementioned concerning companies in the field of agriculture.

2. On 17 December 2024, the application was opposed by The Progeny Group Limited (“the opponent”) based upon sections 5(2)(b) and 5(4)(a) of the Trade Marks Act 1994 (“the Act”). Under section 5(2)(b) of the Act, the opponent relies upon the series of two trade marks registered under UKTM no. 3979723 for the marks **PROGENY** and **progeny**. The registration was filed on 15 November 2023 and registered on 16 February 2024. It qualifies as an earlier trade mark pursuant to section 6 of the Act. The opponent relies upon some of the services for which the earlier mark is registered, as set out in Annex 1 to this decision. The opponent claims that the marks are similar, and the services are identical or similar, with the result that there is a likelihood of confusion.

3. Under section 5(4)(a) of the Act, the opponent relies upon the sign **Progeny** which it claims to have used throughout the UK since 2016 in relation to the services set out in Annex 1. The opponent claims that use of the applicant’s mark would be contrary to the law of passing off.

4. The applicant filed a counterstatement denying the grounds of opposition.

5. Neither party requested a hearing, and only the opponent filed written submissions in lieu. This decision is taken following a careful consideration of the papers on file.

REPRESENTATION

6. The applicant is represented by The Trademark Helpline.

7. The opponent is represented by Haddlestons & Co Limited.

EVIDENCE AND SUBMISSIONS

8. The opponent filed evidence in the form of the witness statement of Alistair Scott-Somers dated 13 May 2025, which is accompanied by 1 exhibit (Exhibit ASS1). Mr Scott-Somers is a Director of the opponent, a position he has held since 2023.

9. The applicant filed evidence in the form of the witness statement of Arwel Davies dated 15 July 2025, which is accompanied by 3 exhibits (AD1 to AD3). Mr Davies is a Director of the applicant, a position he has held since 2023.

10. The opponent filed evidence in reply in the form of the witness statement of Graeme Dickson dated 12 September 2025, which is accompanied by 3 exhibits (GD1 to GD3). Mr Dickson is General Counsel & Company Secretary for the opponent, a position he has held since April 2025.

11. The opponent filed written submissions in lieu dated 17 October 2025.

RELEVANCE OF EU LAW

12. The provisions of the Act relied upon in these proceedings are assimilated law, as they are derived from EU law. Although the UK has left the EU, section 6(3)(a) of the European Union (Withdrawal) Act 2018 (as amended by Schedule 2 of the Retained EU Law (Revocation and Reform) Act 2023) requires tribunals applying assimilated

law to follow assimilated EU case law. That is why this decision refers to decisions of the EU courts which predate the UK's withdrawal from the EU.

DECISION

Section 5(2)(b)

13. Section 5(2)(b) of the Act reads as follows:

“5(2) A trade mark shall not be registered if because –

(a)...

(b) it is similar to an earlier trade mark and is to be registered for goods or services identical with or similar to those for which the earlier trade mark is protected

there exists a likelihood of confusion on the part of the public, which includes the likelihood of association with the earlier trade mark.”

14. Section 5A of the Act is as follows:

“5A Where grounds for refusal of an application for registration of a trade mark exist in respect of only some of the goods or services in respect of which the trade mark is applied for, the application is to be refused in relation to those goods and services only.”

15. As the earlier mark had not completed its registration process more than 5 years prior to the filing date of the application in issue, it is not subject to the use provisions contained in section 6A of the Act. Consequently, the opponent can rely upon all of the services identified.

16. The following standard summary of the principles applicable to the assessment of the likelihood of confusion was approved by the Supreme Court in *Iconix Luxembourg Holdings SARL v Dream Pairs Europe Inc & Anor*, [2025] UKSC 25:

(a) the likelihood of confusion must be appreciated globally, taking account of all relevant factors;

(b) the matter must be judged through the eyes of the average consumer of the goods or services in question, who is deemed to be reasonably well informed and reasonably circumspect and observant, but who rarely has the chance to make direct comparisons between marks and must instead rely upon the imperfect picture of them he has kept in his mind, and whose attention varies according to the category of goods or services in question;

(c) the average consumer normally perceives a mark as a whole and does not proceed to analyse its various details;

(d) the visual, aural and conceptual similarities of the marks must normally be assessed by reference to the overall impressions created by the marks bearing in mind their distinctive and dominant components, but it is only when all other components of a complex mark are negligible that it is permissible to make the comparison solely on the basis of the dominant elements;

(e) nevertheless, the overall impression conveyed to the public by a composite trade mark may, in certain circumstances, be dominated by one or more of its components;

(f) and beyond the usual case, where the overall impression created by a mark depends heavily on the dominant features of the mark, it is quite possible that in a particular case an element corresponding to an earlier trade mark may retain an independent distinctive role in a composite mark, without necessarily constituting a dominant element of that mark;

(g) a lesser degree of similarity between the goods or services may be offset by a greater degree of similarity between the marks, and vice versa;

(h) there is a greater likelihood of confusion where the earlier mark has a highly distinctive character, either per se or because of the use that has been made of it;

(i) mere association, in the strict sense that the later mark brings the earlier mark to mind, is not sufficient;

(j) the reputation of a mark does not give grounds for presuming a likelihood of confusion simply because of a likelihood of association in the strict sense; and

(k) if the association between the marks creates a risk that the public might believe that the respective goods or services come from the same or economically linked undertakings, there is a likelihood of confusion.

Comparison of services

17. The competing services can be found in paragraph 1 and Annex 1 to this decision.

18. I note that the applicant has filed evidence regarding the actual services that they offer. To the extent that this was intended to be relied upon for the purposes of the services comparison under section 5(2)(b), it is not relevant. This is because my assessment must be carried out on a notional basis, taking into account all of the possible ways in which the marks could be used (within the scope of their specification). Consequently, the actual services currently offered by the parties (unless it is reflected in the specifications) are not relevant.

19. In *Gérard Meric v Office for Harmonisation in the Internal Market*, Case T-133/05, the General Court stated that:

“29. In addition, the goods can be considered as identical when the goods designated by the earlier mark are included in a more general category,

designated by trade mark application (Case T-388/00 *Institut for Lernsysteme v OHIM – Educational Services* (ELS) [2002] ECR II-4301, paragraph 53) or where the goods designated by the trade mark application are included in a more general category designated by the earlier mark.”

20. In the judgment of the Court of Justice of the European Union (“CJEU”) in *Canon*, Case C-39/97, the court stated at paragraph 23 of its judgment that:

“In assessing the similarity of the goods or services concerned, as the French and United Kingdom Governments and the Commission have pointed out, all the relevant factors relating to those goods or services themselves should be taken into account. Those factors include, inter alia, their nature, their intended purpose and their method of use and whether they are in competition with each other or are complementary.”

21. The relevant factors identified by Jacob J. (as he then was) in the *Treat* case, [1996] R.P.C. 281, for assessing similarity were:

- (a) The respective uses of the respective goods or services;
- (b) The respective users of the respective goods or services;
- (c) The physical nature of the goods or acts of service;
- (d) The respective trade channels through which the goods or services reach the market;
- (e) In the case of self-serve consumer items, where in practice they are respectively found or likely to be, found in supermarkets and in particular whether they are, or are likely to be, found on the same or different shelves;
- (f) The extent to which the respective goods or services are competitive. This inquiry may take into account how those in trade classify goods, for instance

whether market research companies, who of course act for industry, put the goods or services in the same or different sectors.

22. Another factor in assessing similarity is to consider the extent to which the services at issue may be regarded as “complementary”, which case law describes as meaning that “...there is a close connection between them, in the sense that one is indispensable or important for the use of the other in such a way that customers may think the responsibility for those goods lies with the same undertaking.”¹

23. Specifications should be scrutinised carefully and terms should not be given a wide construction; they should be confined to the substance or core of their possible meanings.² For the purposes of assessing similarity, it is permissible to group specified terms together where they are sufficiently comparable in essentially the same way for essentially the same reasons.³

Underwriting; Underwriting services; Financial underwriting; Insurance underwriting; Insurance underwriting services; Insurance underwriting and appraisals and assessment for insurance purposes; Providing information relating to non-life insurance underwriting; all the aforementioned concerning companies in the field of agriculture.

24. All of these services could be related to property. Consequently, I find them to be identical on the principle outlined in *Meric* to “financial and insurance services relating to property” in the specification of the earlier mark. If I am wrong in that finding, then these are all services that will be provided by an insurance company that offers property insurance. Consequently, they coincide in trade channels. They could all be used by the same businesses; in this regard, whilst I note that the applicant’s specification is limited to being for companies in the field of agriculture, the opponent’s specification is not limited, so could include the same companies. The purpose, nature

¹ *Boston Scientific Ltd v Office for Harmonization in the Internal Market (Trade Marks and Designs) (OHIM)*, Case T-325/06

² See, for instance, *Avnet Incorporated v Isoact Limited* [1998] FSR 16, Jacob J (as he then was) at [19].

³ See *Separode Trade Mark* (BL O/399/10)

and method of use of the services will also overlap. In my view, they are complementary. Consequently, I find them to be highly similar.

Industrial accident insurance underwriting; Underwriting of business insurance (Services for the -); Underwriting of company insurance (Services for the -); all the aforementioned concerning companies in the field of agriculture.

25. These services are underwriting services that do not concern property. Consequently, they are further removed from the opponent's "financial and insurance services relating to property" than the terms discussed above. However, the trade channels could still overlap as insurance businesses might provide different types of insurance (and corresponding underwriting). The opponent's services are not limited in terms of user, and so the user for both parties' services could overlap. The services are not complementary, given that the differing types of insurance/underwriting means that they are not important or indispensable to each other. However, there is still an overlap in nature, purpose and method of use. I find the services to be similar to a medium degree.

The average consumer and the nature of the purchasing act

26. The average consumer is deemed to be reasonably well informed and reasonably observant and circumspect. For the purposes of assessing the likelihood of confusion, it must be borne in mind that the average consumer's level of attention is likely to vary according to the category of goods and services in question: *Lloyd Schuhfabrik Meyer*, Case C-342/97.

27. In *Iconix*, the Supreme Court approved the comments of Arnold LJ in *Lidl Great Britain Ltd & Anor v Tesco Stores Ltd & Anor (Rev1)* [2024] EWCA Civ 262, where he pointed out that:

(a) Consumers who are ill-informed or careless, or consumers with specialised knowledge or who are excessively careful are excluded from consideration;

(b) The average consumer provides a standard which enables the courts to strike a balance between the competing interests involved, such as trade mark owners, their competitors and consumers;

(c) The average consumer is neither a single hypothetical person nor a mathematical average; assessment from the perspective of the average consumer does not involve a statistical test. There is no single meaning rule and if, having regard to the perceptions and expectations of the average consumer, the court considers that a significant proportion of the relevant public is likely to be confused, a finding of infringement may properly be made;

(d) Assessment from the perspective of the average consumer is intended to facilitate adjudication of trade mark disputes by providing an objective criterion, by promoting consistency of assessment and by enabling courts and tribunals to determine such issues so far as possible without the need for evidence;

(e) The average consumer's level of attention varies according to the category of goods or services in question; and

(f) the average consumer rarely has the opportunity to make direct comparisons between trade marks (or between trade marks and signs) and must instead rely upon the imperfect picture of the trade mark they have kept in their mind.

28. The average consumer for the services will predominantly be business users. The average consumer will consider factors such as level of protection offered, reputation of service provider and excess payable. In my view, the average consumer will be paying a fairly high level of attention when purchasing the services, given that they will be wanting to ensure that they (or their business) are suitably protected. The same would apply even where the average consumer might include individuals.

29. The services are likely to be purchased following perusal of signage on advertisements, on physical premises and on websites. Consequently, visual considerations will dominate the purchasing process. However, I do not discount an

aural component to the purchase given that word-of-mouth recommendations may play a part.

Comparison of trade marks

30. It is clear from *Sabel* that the average consumer normally perceives a trade mark as a whole and does not proceed to analyse its various details. The same case also explains that the visual, aural and conceptual similarities of the trade marks must be assessed by reference to the overall impressions created by the trade marks, bearing in mind their distinctive and dominant components. The CJEU stated at paragraph 34 of its judgment in Case C-591/12P, *Bimbo SA v OHIM*, that:

“... it is necessary to ascertain, in each individual case, the overall impression made on the target public by the sign for which registration is sought, by means of, inter alia, an analysis of the components of a sign and of their relative weight in the perception of the target public, and then, in the light of that overall impression and all factors relevant to the circumstances of the case, to assess the likelihood of confusion.”

31. It would be wrong, therefore, to dissect the trade marks artificially, although it is necessary to take into account the distinctive and dominant components of the marks and to give due weight to any other features which are not negligible and therefore contribute to the overall impressions created by the marks.

32. Whilst I bear in mind that the opponent’s evidence in reply references the actual logos used by both parties in trade, I must conduct my assessment on the basis of the marks in the form that they have been applied-for/registered. With that in mind, the respective trade marks are shown below:

Opponent's trade mark	Applicant's trade mark
PROGENY progeny (series of 2)	Progeny Underwriting PROGENY UNDERWRITING (series of 2)

33. Both parties' have applied for/registered series marks. For the avoidance of doubt, nothing will turn on the individual marks within the series as protection of a word-only mark protects the words in any standard font/case. Consequently, I will use the capitalised version of the marks for the purposes of this comparison, but the same finding will apply to both.

34. The opponent's mark consists of the word PROGENY. There are no other elements to contribute to the overall impression, which lies in the word itself.

35. The applicant's mark consists of the words PROGENY UNDERWRITING. The word UNDERWRITING is plainly descriptive/non-distinctive for the services and so the word PROGENY will be the most distinctive element in the applicant's mark.

36. Visually, the marks coincide in the word PROGENY. The word UNDERWRITING is a point of visual difference, although not a distinctive one. In my view, the marks are visually highly similar.

37. Aurally, the marks coincide in the word PROGENY, which will be pronounced identically in both. The word UNDERWRITING is a point of aural difference, although not a distinctive one. In my view, the marks are aurally highly similar.

38. Conceptually, the word PROGENY is a dictionary word which will be attributed its ordinary English meaning in both marks. The word UNDERWRITING will be understood as descriptive of the services being offered. In my view, the marks are conceptually highly similar.

Distinctive character of the earlier trade mark

39. In *Lloyd Schuhfabrik Meyer & Co. GmbH v Klijsen Handel BV*, Case C-342/97 the CJEU stated that:

“22. In determining the distinctive character of a mark and, accordingly, in assessing whether it is highly distinctive, the national court must make an overall assessment of the greater or lesser capacity of the mark to identify the goods or services for which it has been registered as coming from a particular undertaking, and thus to distinguish those goods or services from those of other undertakings (see, to that effect, judgment of 4 May 1999 in Joined Cases C-108/97 and C-109/97 *Windsurfing Chiemsee v Huber and Attenberger* [1999] ECR I-2779, paragraph 49).

23. In making that assessment, account should be taken, in particular, of the inherent characteristics of the mark, including the fact that it does or does not contain an element descriptive of the goods or services for which it has been registered; the market share held by the mark; how intensive, geographically widespread and long-standing use of the mark has been; the amount invested by the undertaking in promoting the mark; the proportion of the relevant section of the public which, because of the mark, identifies the goods or services as originating from a particular undertaking; and statements from chambers of commerce and industry or other trade and professional associations (see *Windsurfing Chiemsee*, paragraph 51).”

40. Registered trade marks possess varying degrees of inherent distinctive character, ranging from the very low, because they are suggestive or allusive of a characteristic of the services, to those with high inherent distinctive character, such as invented words which have no allusive qualities. The distinctive character of a mark can be enhanced by virtue of the use made of it.

41. The word PROGENY is an ordinary dictionary word. It does not appear to have any connection with the services in issue. Consequently, I find it to be inherently distinctive to a medium degree.

42. With regard to enhanced distinctiveness, the relevant market for the assessment is the UK. On the face of it, the opponent's turnover figures appear high (for example, over £67 million in 2024 and over £46 million in 2023). Similarly, the amount invested in advertising appears high (for example, £175,000 in 2024 and £78,000 in 2023). However, I have not been provided with any breakdown regarding what proportion of these figures relates to the UK market or the services relied upon. This is important because Mr Scott-Somers confirms that the opponent also trades outside of the UK (in Belgium, Dubai, Hong Kong and Singapore) and offers a range of services (including legal services, HR services, tax services, asset management services and financial planning). Consequently, in the absence of anything in the evidence to indicate this, it is impossible to know what proportion of the figures provided can be attributed to the UK market or the services that I have found to be similar to those of the applicant (which are much narrower than those actually offered by the opponent). I note that there is evidence of media coverage in UK-based publications.⁴ However, I have no readership figures for these. The high point of the evidence in this regard is coverage in the *Financial Times*, which I am prepared to take on judicial notice is a national publication.⁵ There are photographs provided which Mr Scott-Somers states demonstrate advertising activities, but these are very poor quality so are difficult to see and no information is provided as to what events these photographs relate to or what area of the business.⁶ As such, I will proceed on the basis that there is no enhanced distinctiveness. For reasons that will become clear below, nothing will turn on this in any event.

Likelihood of confusion

43. Confusion can be direct or indirect. Direct confusion involves the average consumer mistaking one mark for the other, while indirect confusion is where the average consumer realises the marks are not the same but puts the similarity that exists between them and the services down to the responsible undertakings being the same or related. There is no scientific formula to apply in determining whether there

⁴ Pages 18 to 21 of Exhibit AS1.

⁵ Pages 22 to 23 of Exhibit AS1

⁶ Pages 56 to 62 of Exhibit AS1

is a likelihood of confusion; rather, it is a global assessment where a number of factors need to be borne in mind. The first is the interdependency principle i.e. a lesser degree of similarity between the services may be offset by a greater degree of similarity between the marks, and vice versa. As I mentioned above, it is necessary for me to keep in mind the distinctive character of the earlier mark, the average consumer for the services and the nature of the purchasing process. In doing so, I must be alive to the fact that the average consumer rarely has the opportunity to make direct comparisons between trade marks and must instead rely upon the imperfect picture of them that he has retained in his mind.

44. I have found as follows:

- a. The services are either identical or similar to a medium degree.
- b. The average consumer will be predominantly business users (although may also include individuals), who will pay a fairly high degree of attention during the purchasing process.
- c. The purchasing process is predominantly visual, although I do not discount an aural component.
- d. The marks are visually, aurally and conceptually highly similar.
- e. The earlier mark is inherently distinctive to a medium degree.

45. In my view, the additional word UNDERWRITING in the applicant's mark is likely to be overlooked, given its descriptive/non-distinctive nature and the impact of imperfect recollection, notwithstanding the higher level of attention being paid by the average consumer. Given the proximity of the services, even where they are only similar to a medium degree, I find that there is a likelihood of direct confusion.

46. I will now consider whether there is a likelihood of indirect confusion. In *L.A. Sugar Limited v By Back Beat Inc*, Case BL O/375/10, Mr Iain Purvis Q.C., as the Appointed Person, explained that:

“16. Although direct confusion and indirect confusion both involve mistakes on the part of the consumer, it is important to remember that these mistakes are very different in nature. Direct confusion involves no process of reasoning – it is a simple matter of mistaking one mark for another. Indirect confusion, on the other hand, only arises where the consumer has actually recognized that the later mark is different from the earlier mark. It therefore requires a mental process of some kind on the part of the consumer when he or she sees the later mark, which may be conscious or subconscious but, analysed in formal terms, is something along the following lines: ‘The later mark is different from the earlier mark, but also has something in common with it. Taking account of the common element in the context of the later mark as a whole, I conclude that it is another brand of the owner of the earlier mark’.

17. Instances where one may expect the average consumer to reach such a conclusion tend to fall into one or more of three categories:

- (a) where the common element is so strikingly distinctive (either inherently or through use) that the average consumer would assume that no-one else but the brand owner would be using it in a trade mark at all. This may apply even where the other elements of the later mark are quite distinctive in their own right (‘26 RED TESCO’ would no doubt be such a case).
- (b) where the later mark simply adds a non-distinctive element to the earlier mark, of the kind which one would expect to find in a sub-brand or brand extension (terms such as ‘LITE’, ‘EXPRESS’, ‘WORLDWIDE’, ‘MINI’ etc.).
- (c) where the earlier mark comprises a number of elements, and a change of one element appears entirely logical and consistent with a brand extension (‘FAT FACE’ to ‘BRAT FACE’ for example”).

47. I note that in its counterstatement, the applicant states:

“2.4. Established trademark principles have frequently allowed marks that share common elements provided that the overall impression, shaped by additional descriptive or suggestive terms, is distinct; in this case, the incorporate of ‘underwriting’ is pivotal in defining the unique character of the Application. Moreover, given that the financial and insurance sectors are highly technical, with industry participants well attuned to the nuanced meanings of specialised terms like ‘underwriting’, the sophistication of the target audience further mitigates any risk of confusion between the marks.”

48. The applicant has not provided any support for its contention that the addition of descriptive elements can assist in avoiding a likelihood of confusion. In my view, this case fits clearly within category (b) of *LA Sugar*. The word UNDERWRITING is a non-distinctive addition, and the common use of the word PROGENY, which is the only element of the earlier mark and the only distinctive element in the applicant’s mark, will lead the average consumer to conclude that the services (whether similar to a medium degree or identical) are offered by the same or economically linked undertakings. The applicant’s mark is likely to be perceived as a brand being used to identify the branch of the opponent’s business that specialises in underwriting services. I make this finding even in respect of the professional average consumer paying a fairly high degree of attention, as pointed to by the applicant. As such, I find there to be a likelihood of indirect confusion.

49. The opposition based upon section 5(2)(b) of the Act succeeds.

Section 5(4)(a)

50. Section 5(4)(a) of the Act states as follows:

“5(4) A trade mark shall not be registered if, or to the extent that, its use in the United Kingdom is liable to be prevented -

a) by virtue of any rule of law (in particular, the law of passing off) protecting an unregistered trade mark or other sign used in the course of trade, where the condition in subsection (4A) is met,

aa)...

b) ...

A person thus entitled to prevent the use of a trade mark is referred to in this Act as the proprietor of “an earlier right” in relation to the trade mark.”

51. Subsection (4A) of section 5 of the Act states:

“(4A) The condition mentioned in subsection (4)(a) is that the rights to the unregistered trade mark or other sign were acquired prior to the date of application for registration of the trade mark or date of the priority claimed for that application.”

52. I have reservations as to whether the opponent’s evidence is specific enough to establish goodwill in the UK, given the lack of clarity as to what proportion of the business relates to the UK market or the services relied upon. However, given that the claim has been entirely successful under section 5(2)(b), I do not need to consider this ground any further.

CONCLUSION

53. The opposition is successful and, subject to any appeal, the application is refused.

COSTS

54. The opponent has been successful and is entitled to a contribution towards its costs, based upon the scale published in Tribunal Practice Notice 1/2023. In the circumstances, I award the opponent the sum of **£1,700**, calculated as follows:

Preparing a Notice of opposition and considering the counterstatement	£350
Filing evidence and considering the applicant's evidence	£800
Written submissions in lieu	£350
Official fee	£200
Total	£1,700

55. I therefore order Progeny Management Limited to pay The Progeny Group Limited the sum of **£1,700**. This sum is to be paid within 21 days of the expiry of the appeal period or, if there is an appeal, within 21 days of the conclusion of the appeal proceedings.

Dated this 24th day of September 2026

S WILSON

For the Register

ANNEX 1

Class 36

Financial services provided by solicitors; financial planning and management; advisory services relating to financial risk management; advisory services relating to financial investment; advisory services relating to financial planning; advisory services relating to financial matters; consultancy services relating to financial investment; consultancy services relating to financial matters; estate planning services; services for the execution of financial transactions; financial advisory services; financial advisory services for individuals; financial advisory services for companies; asset and portfolio management; investment asset management; management of financial assets; financial advisory services relating to assets management; financial advisory services relating to retirement plans; financial advisory services relating to taxation; financial advisory services relating to pensions; financial advisory services relating to share option schemes; financial advisory services relating to investment and fund investment; investment fund management; fund investment consultation; financial advisory services relating to wills; financial advisory services relating to settlements; financial advisory services relating to trusts; executor and trustee services; financial and insurance services relating to property; financial services relating to businesses; financial insolvency services; personal financial planning services; financial advice; tax planning; taxation, tax planning and tax assessment services; administration of financial affairs; financial advice relating to inheritance; financial advice relating to investment; independent financial planning advice; financial management services; management of investment portfolios; escrow services; wealth management; wealth management services; financial planning for retirement; pension planning; pension planning services; fundraising services; charitable fundraising services; providing information relating to charitable fundraising; mortgage advice services; advice relating to mortgages; loan advice.