

# FINANCIAL PROBE

## Dr Schottlander and a cooking Kitten

DR BRIAN Schottlander (pictured, left), maker of Queen's Award-winning Enigma and Natura teeth and denture systems, took the opportunity at Showcase to explain all the



finer points of making teeth to former Atomic Kitten star, Liz McClarnon.

Dr Schottlander passed on helpful tips to Liz, who triumphed this year in *Celebrity Masterchef*, and who has since given cookery lessons on GMTV.

"Having a good smile is such an important thing," said Liz. "I was terrified of the dentist when I was a child, and my mum had to bribe me to go with PJ and Duncan tapes. But I've always gone for check-ups – it's something you just have to do –

and now I've got a really lovely dentist who makes everything so comfortable it's great. I take pride in my teeth – I look after them and they're one thing I really am proud of.

Liz is now busy with a new record deal and a book project, but she's not forgetting her new-found expertise with food and cooking. Liz confessed to Dr Schottlander: "I love cooking and eating garlic and onions but having fresh breath is really important too – so I have to be careful!" ■

## Study evaluates Sonicare

WITH increasing evidence linking a person's oral health routine to good overall health, Philips Sonicare's supportive vision remains at the forefront of its drive to use innovation to improve oral healthcare.

A year after the launch of the FlexCare sonic toothbrush, Philips has released figures to show that its new technology platform, which has spawned both FlexCare and HealthyWhite sonic toothbrushes, has generated sales of more than 130,000 power toothbrushes.

An independent study asked early users evaluate the new Sonicare FlexCare after brushing with it for a month. Of the 260 UK dental professionals who assessed it, 75 per cent claimed that their dental health was excellent, yet in as little as 28 days, a quarter of the evalua-

tors believed that their overall dental health had improved after using FlexCare. Whether testers used a manual or power toothbrush before the evaluation they believed the FlexCare elicited better results. Because of this, 80 per cent of users who had been using a manual toothbrush stated that they were extremely likely to continue using FlexCare and 93 per cent who had used a Sonicare toothbrush previously stated that they were extremely likely to continue using FlexCare.

At the end of the 28 day evaluation, 82 per cent stated they would recommend FlexCare to their colleagues or patients, 77 per cent were completely satisfied with their FlexCare and 78 per cent said they preferred FlexCare over the brush they used most often before. ■



## Appointment

CHARTERED accountants Morris & Co has appointed Bob Cummings (pictured, above left), possibly the country's foremost authority on dental taxation, to its specialist dental team. His appointment as an associate represents a significant coup for North West-based Morris & Co, which already has a nationwide presence and staff of 16 who are dedicated to the dental profession. Bob will be responsible for looking after a portfolio of dentists and in particular for advising on complex tax matters, including incorporation.

A former tax inspector, Bob has spent 20 years working in dental accountancy. Over this period he has given many lectures to dentists and vocational trainees and has written articles and letters for the dental and national press. He is National Tax Advisor to NASDA, the National Association of Specialist Dental Accountants.

Nick Ledingham, the Morris & Co partner responsible for dental clients, said: "We are all delighted to have Bob as part of the team. He is liked and respected by his clients and we know he will help to strengthen further Morris & Co's standing in the dental world." ■

## Locum cover NEWS IN BRIEF

DENTAL recruitment providers Blue Sky People and LocumPlan, the specialist locum insurance provider, have joined forces to reduce the costs of locum cover for illness or accidents. Paul Holborn, director of Locum Services at Blue Sky People explained: "The cost of locum cover is often borne by the dentist incapacitated by serious illness or injury. Meeting those costs at such difficult times – with a loss of income anyway – can prove to be an overwhelming burden. Suitable insurance can meet locum costs for up to 52 weeks."

There are a variety of policies on the market and it is important that practices choose the one that is right for their situation, staff and level of cover required.

Lynda Cox, general manager of LocumPlan, advised: "Practices should check policies for any blanket exclusions for pre-existing conditions and that the insurer underwrites each dentist individually. Also, ask if cover is worldwide and that normal holiday activities such as on-piste skiing and scuba diving are covered. Stress and depression are often excluded, so check if the insurer has paid any claims for these conditions."

By checking the coverage and exclusions carefully, practices can ensure that they get the right coverage at the right price. Also, for a limited period, practices can receive a 10 per cent discount on their first year's premium by quoting 'Blue Sky People' when contacting LocumPlan on [admin@locumplan.co.uk](mailto:admin@locumplan.co.uk), 0845 8500 205 or when visiting [www.locumplan.co.uk](http://www.locumplan.co.uk). ■



Check your insurance cover includes normal holiday activities such as skiing

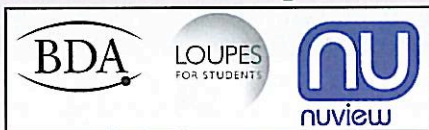
**HIGH RANKING:** Denplan has received a high ranking in The Top 50 Call Centres for Customer Service, achieving 91.32 per cent. It was rated second only to First Direct with less than half a per cent point difference in it. The Top 50 Call Centres for Customer Service is not judged by a panel of experts but by the customers themselves. In the survey, 98 per cent of the mystery callers found Denplan's call centre easy to use, with 95 per cent satisfied or extremely satisfied with their call experience. Reliability, a key value for any company, was rated 94 per cent and queue management was rated at 96 per cent.

**IMPLANT REFERRAL:** Dentists whose patients could benefit from being referred for implant treatment can find a suitable practitioner quickly and easily by using a new website: [www.dentists4implants.com](http://www.dentists4implants.com). The website contains information about more than 100 implant dentists and practices across the UK, and offers referring dentists a wider choice, by providing fingertip access to details of participating implant dentists willing to accept case referrals. The directory features implantology experts, oral surgeons and referral practices dedicated to delivering implant treatments which improve patients' lives. The individual pages include a description of the practice and the principal practitioner's background, as well as details of the implant treatments offered and case referral procedures.

**SMARTSEAL ON SHOW:** The smartseal stand at the 2008 BDTA Dental Showcase was an outstanding success and the dynamism of the smartseal team was a sure-fire winner for the hundreds of dental practitioners who expressed a desire to know more. Jerry Watson BDS, a practising dentist from Peterborough and smartseal MD, showcased the system every half hour over three days. ■

## Cost-effective loupes solution

NUVIEW, the UK distributor of Carl Zeiss loupes, will be



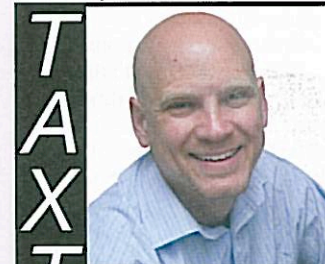
loupes available from Nuview include the EyeMag Smart,

forming a strategic partnership with the British Dental Association to provide a cost-effective solution for dental students seeking a quality magnification solution.

The service will include free student membership to the BDA and a lease scheme developed in conjunction with Braemar Finance will allow students full ownership after two years. The range of

with even weight distribution, stereoscopic view and working distance of 300mm to 550mm rising in 50mm increments, promoting comfort and ideal posture.

Nuview is also the first port of call for dental microscopy, with the Carl Zeiss OPMI Pico with excellent depth orientation and contrast, advanced ergonomic design, Xenon illumination and intuitive controls. ■



By Thomas Dickson, Essential Money

"Let's look at the Death Benefit Nomination for NHS Pension Schemes..."

MANY of the dentists I meet are members of the NHS Pension scheme, and there are a surprising number that have not completed a death benefit nomination, called a DB2 form.

If you want your spouse or civil partner to receive 100 per cent of your death benefit and you are not concerned about Inheritance Tax (IHT), you don't need to complete the form, as they will receive it automatically.

However if you're not married or want various people to benefit, you should download a copy of the form to ensure your wishes are likely to be carried out. You can nominate as many people as you like or, one organisation.

If you nominate more than one

individual you will need to select either 'equal share' or enter the proportion, as a percentage of the total benefits each individual should receive, where indicated on the form.

If you make the death benefit nomination in favour of your partner and want them to receive your survivor pension benefits when you die, you must also complete a 'Partner Nomination Form' PN1.

Once the benefits of the policy have been paid to the survivor they become an asset of their estate. Subsequently, when the survivor dies their estate (which would include any death-in-service benefit monies) is subject to IHT at 40 per cent on the value of the estate in

excess of the IHT threshold.

This tax problem can be avoided by nominating the death-in-service benefit or pension death benefit into a trust. The trust is held outside the survivor's estate; (and therefore not subject to IHT on the survivor's death) however the survivor can be a beneficiary of the trust and receive funds. Even more beneficially the trust can be drafted with power to loan monies to the survivor. As a result the survivor will have the full use of the funds to invest or spend, or live off the income as they see fit. However, as a loan has been made from the trust a liability has been created which can be paid out of the survivor's estate on their death

thereby reducing the value of the estate for IHT purposes.

By using a spousal by-pass trust, not only can the survivor have the full benefit of the monies payable but an IHT saving can be made at the same time!

The forms are all available from the website [www.pensions.nhsbsa.nhs.uk](http://www.pensions.nhsbsa.nhs.uk) or you can ask your Pension Officer to download a copy for you. ■

● The figures are for guidance only and reflect the position at the time of writing. The value of investments can go down in value as well as up. It is important that you understand the risks and commitments. Essential Money Ltd is authorised and regulated by the Financial Services Authority. Thomas Dickson is a Certified Financial PlannerCM and director of Essential Money, a firm of independent financial advisers who help dentists across the UK manage their money and achieve their financial and lifestyle goals.