



SAVINGS AND INVESTMENTS

It is becoming increasingly more important for individuals to make the most of their existing savings and investments. The returns you can achieve from bank savings are very poor and many people are seeing the “real” value of their money being eroded by inflation.

At McCrea Financial Services, we will work with you to identify how much capital you require for emergencies or short term expenditure. This money should be kept in accessible funds. We can provide advice on where you can access the best rates available which can generate better returns for you. This can be through the various banks and building societies or other organisations such as National Savings.

For funds that you would not require access to in the short to medium term, we would discuss your aims and objectives for these monies and look at the various options available to you. Every client is different and we pride ourselves on spending the appropriate time with you to ensure we understand your needs and this allows us to recommend the most effective solution for you.

Many new clients that approach us for advice are looking to generate more income from their money. Due to low interest rates, many people have seen the income from their savings reduce significantly. If this is an issue for you, we would be delighted to help design a solution that can get you back on track, with the aim of providing tax efficient income.

One key area we would discuss with you is investment risk. We often find that clients who have not previously invested money can be fairly cautious by nature. Whilst all investments carry an element of risk we build and recommend portfolios for clients suited to each individual.

One of our key themes regarding investments is diversity and generally we will look to invest money in a wide range of investment funds and assets which can help to spread the risk. Almost everyone has heard the phrase “not having all your

eggs in the one basket” and this is something we ensure doesn’t happen to our client’s funds.

Existing Portfolios

If you have existing investments we would be delighted to review these for you. When we review investments that were taken out some time ago, we often find that we can provide advice on potential changes that can be made to ensure that your overall financial position is in line with your needs. Similarly, if your existing plans are suitable, we can provide the reassurance that your money is in a good place.

Whilst getting good quality advice at the outset is vital, it is just as important to ensure that your plans are reviewed regularly to ensure they remain appropriate for you. At McCrea we will work with you, providing regular updates taking a “hands on” approach.

McCrea Financial Services Ltd are authorised and regulated by the Financial Conduct Authority. The Financial Conduct Authority does not regulate taxation and trust advice. The levels, bases and reliefs from taxation will depend on the individual circumstances of the investor and may be subject to future change. The value of investments (including property) and the income derived from them may go down as well as up.

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