MCCREA
FINANCIAL SERVICES

# FOR EVERY STAGE OF LIFE

With every new client, we start by spending time finding out more about you. Our aim is to turn over each of the pieces of your financial jigsaw and find the best way to put them together to create the picture that suits your circumstances and plans, for now and for the future.

Nowhere is the McCrea mission more important than in the area of long-term financial planning. By definition, if you ask us to help with this, then our expectation is that we will be working with you to achieve your financial and lifestyle objectives - for a lifetime.

**Building a Portfolio of Assets**

We can help with setting your investments in place, whether it is your first property purchase or arranging new investments and pensions.

**Areas that we can assist include:**

- Fully reviewing existing savings plans
- Full analysis of any existing and older pension plans currently in place
- Reviewing how tax efficient your existing investments are
- Assistance with setting up your first savings plan
- Targeting specific significant events such as your planned retirement
- Helping with monthly budgeting

**Mortgage Advice**

Our specialist mortgage adviser can help you with how much you may be able to borrow, what is involved and how long it may take to get your mortgage in place. Our aim is to make the process as straightforward and simple for you as possible. We can advise on exclusive mortgage products not available on the high street and offer an initial free of charge, no obligation meeting to concentrate on the key facts you need to know before you buy your new home.

**Retirement and Income Planning**

We specialise in building a portfolio which is suitable to your attitude to risk and guiding you through the various steps involved in both setting up and managing existing pensions, as well as planning for retirement.

**We can help with:**

- Creation of a suitable portfolio geared to your attitude to risk
- Assistance with taking income in a tax efficient way in retirement
- Planning for full retirement, including full cashflow modelling which builds in the anticipated expenditure you would like in retirement as well as highlighting what monies may be available to you at different dates
- Making sure pension monies are paid to your loved ones in the unfortunate event of your passing away

**Financial Protection Review**

We carry out a detailed assessment to ensure that you are adequately protected against many of the events that could impact your family's financial future, including:

- Loss of earnings through ill health
- Death of the main earner or other family member
- Incapacity through a serious illness
- Potential benefits of private medical insurance

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Financial Planners
Chartered

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Glasgow, G1 2QB

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**Bespoke Portfolio Planning – Investment or Pension**

These are monitored on a regular basis. We offer an annual review service where we sit down with you and fully review your current circumstances, taking into account anything you already have in place and any recent changes to legislation, employment or family circumstances etc.

**Estate Planning**

This is an area where we assist clients to plan and reduce their family's exposure to the 40% Inheritance Tax charge.

This also includes working with your solicitor to ensure that your Will fits in with any Inheritance Tax planning we are carrying out.

**We can build a solution to assist your individual requirements through:**

- Trust planning
- Access to capital
- Access to income
- Incorporating specialised tax planning vehicles

## Why McCreas?

At McCreas, we pride ourselves on providing a first-class service to our clients, and making sure we're NOT just another firm of Independent Financial Advisers.

### We are:

INDEPENDENT - not tied to any particular company, bank or insurance company. We are authorised and regulated by the Financial Conduct Authority.

PROFESSIONAL - the staff at McCreas have many years of experience and all McCreas employees have Personal Development Plans which include improving their technical knowledge through CII examinations.

COMMITTED - our business is all about you. Each client has a designated Independent Financial Adviser and support, allowing you to build a professional and personal relationship over the years.

A GREAT TEAM - dedicated professional advisers backed up by superb administrators with sophisticated systems, allowing us to provide you with top quality, personalised service.

## We're proud to stand out from other firms

We actively encourage our staff to keep developing their skills, and were the first IFA in the UK to be awarded Gold Standard accreditation from Investors in People and one of the first to attain Platinum Standard.

When we look after your financial affairs, we're aware of how much trust you place in us and we want to repay that trust in valuable relationships that last decades, not just weeks.

We meet the majority of our new clients when they're referred to us by friends and family who have had good experiences with us.

We spend significant time and effort helping out in our communities. From running events and raising money for charities to sponsoring local sports and helping promising children achieve their goals, we go beyond window dressing to make a real impact.

## Why not contact us today!



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