

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



Remuneration review

We can review the best way an individual employee or company director takes their remuneration.

This may take the form of:

- Salary and bonus
- Dividends
- Benefits in kind, taxable and non taxable
- Employee benefit package - tailored to the individual and company
- Personal risk and protection packages
- Pension - Company or individual
- Share option schemes, approved and unapproved
- Or indeed a combination of the above, as appropriate

Annual tax reviews

McCrea Financial Services are well versed in advising individuals on the bigger taxation picture looking at strategies which could be profitable to our clients in the short and longer term, complementing the package on offer from employment. This includes structuring the remuneration packages to allow for:

- 45% tax band planning
- Higher rate tax planning
- Using the clients available reliefs and allowances each year
- Pensions, BPR Schemes, Enterprise Investment Schemes, Venture Capital Trusts

- Capital gains tax allowances and ISAs
- Reinstating any lost personal allowance due to high earnings

Financial protection review

We carry out a risk management assessment to ensure our clients are adequately protected for almost any event that could impact on their financial future.

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

Looking after peoples financial affairs is about building trust and working together.

Building a portfolio of assets

McCrea can assist individuals to secure their first investments, whether it is the first property or bespoke investments and pensions. Our service includes:

- Full mortgage advice and lending provision via strategic partners - private or commercial, foreign and domestic
- Effective targeting for pensions and investment
- Goal planning
- Planning for future events

The Financial Conduct Authority does not regulate taxation advice, trust advice, school fees planning, deposit accounts and some aspects of commercial mortgages, buy to let mortgages and offshore investments. Your home or property may be repossessed if you do not keep up repayments on your mortgage. The value of investments (including property) and the income derived from them may go down as well as up. Accessing pension benefits early is not suitable for everybody and is likely to reduce your income at retirement. It is important to carefully review your individual circumstances before making a decision.

Bespoke portfolio management - Investment or pension

If there is an existing portfolio already in place, we offer a bespoke service fully tailored to the needs of the client, including:

- Full review of any existing accounts and contracts
- Asset allocation modelling and risk management
- Strategic fund selection and review
- Access to discounted investments
- Regular reviews

These areas are managed on a regular basis, linked to individual client requirements and our systems are designed to complement our tax and remuneration reviews.



Retirement and income planning

One of our main areas of advice is the provision of retirement income or income planning. We specialise in constructing portfolios which can minimise risk and potentially maximise income and/or investment returns:

- Structured portfolios
- Tax free lump sums with variable income levels from pension
- Investment - On and offshore or a combination
- Income or capital gains tax efficiencies
- Structures can complement change if you move abroad

Inheritance tax planning

This is an area where we have great success assisting clients plan and minimise their family's exposure to the 40% inheritance tax charge both on death and for future inheriting generations.

We can structure a solution to assist the family's individual requirements:

- Trust planning
- Access to capital
- Access to income
- Incorporating specialised tax planning vehicles
- Creating debts against the estate, which reduce the inheritance tax liability

We offer bespoke and creative solutions to help our clients minimise their tax liabilities whilst enjoying their retirement.

Why McCreas?

At McCreas we pride ourselves on being independent, professional, approachable and committed to providing a first class service to our clients. **We pride ourselves on NOT being just another firm of Independent Financial Advisers.**

We are :

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

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 looking after you, the client - 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 a quality personalised service to you the client!

How are we different?

How many IFAs work and encourage their staff to develop their skills that they gain unique awards? - We were the first IFA in the UK to achieve GOLD standard in Investors in People.

How many IFAs appreciate that when looking after people's financial affairs it is about building trust and working together for decades not weeks.

How many IFAs obtain the majority of their new clients from referrals from happy existing customers who are comfortable passing their friends and families on to a firm they can trust.

How many other IFAs spend time and effort working for, running events and raising funds for charity?

How many IFAs do you know support and sponsor local sportsmen and women and help promising children in sport to achieve their goals?

Most of all, we care - about the important things in life, and about you - our clients.