

How clearly can you see your financial future?

While most people understand their personal finances and how to budget on a monthly or yearly basis, relatively few of us have either the skills or the tools we need to extend this to long term financial planning.



While you will almost certainly know how much you can afford to spend on mortgage repayments, car finance, pension contributions and your next holiday it can be much more difficult to judge whether you will have the money available for what you really want (or need) to do throughout the rest of your life.

What if you could see your future financial position. What sort of questions would this enable you to answer? How would it feel to know with real confidence that the goals you have set are achievable, or conversely, what you will have to change to make them so? Giving you that level of understanding and confidence that you are

truly in control of your finances is where McCrea Financial Services can really help.

Financial planning is all about helping you develop a complete understanding of your current financial position and how this may evolve in the future. We provide a comprehensive review of your existing financial circumstances in conjunction with understanding your lifestyle goals and objectives. This allows us to identify the means by which your goals and objectives can be achieved.

Put simply – it is about enabling you to see exactly where you are now, then developing an action plan to get you to where you want to be in the future. Depending

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on circumstances, your plan may be quite simple, or perhaps more complex. Typically it will incorporate your personal and business affairs and involve discussions with your other professional advisers - such as your accountant and solicitor – to ensure that all the elements are properly coordinated.

However simple or complex your plan is, constructing it will nearly always involve the following processes:

- Clearly identifying financial objectives or issues
- Collecting and assessing all relevant personal and financial data: income and expenditure: assets and liabilities: lifestyle cash flow: investments: net worth
- Processing and analysing all relevant information
- Constructing a written plan showing how to make the most effective use of your financial

resources in order to meet your objectives

- Implementation of your McCreas Financial Plan
- Regular reviews, modifying as necessary to account for changing circumstances

McCreas recognises that while change is often necessary to achieve the best results for you, change in one area of your finances can have consequences in many others.

We use all our experience, working with you to achieve a balanced solution, helping you best achieve your overall financial and lifestyle goals.

### How much does it cost?

Financial planning is a dynamic process, it constantly evolves to meet your changing financial circumstances such as an increase in income or growth in the value of your assets. Following the initial consultation your plan will be regularly reviewed with all goals and objectives being reviewed to assess if they are being achieved, are still relevant, or to take into account any new priorities that might need to be accommodated.

The cost structure of McCrea Financial Planning reflects this, normally with a one off fee for the production of an initial plan, and an ongoing annual fee to cover the cost of the regular reviews and assistance we provide.

Financial Planning is a professional approach to managing your personal finances and to give you an example of how we can help, try answering the following questions:

- Are you absolutely certain that you are making the best possible use of your current financial resources?
- If not, how will you decide what to change to achieve the greatest results?
- Are you living the life you want to live, or are you investing more than you need to in safeguarding your future, at the expense of enjoying life now?
- By what age do you want to be financially independent, and what does that mean to you?
- Do you have clear financial goals for the next 5, 10 or 20 years?
- If you do, how confident are you about how those goals will be achieved?
- If you do not, what difference would setting these goals and the knowledge that they are achievable make to your life?
- Are your current pension arrangements and other investments sufficient to provide for your retirement and allow you to enjoy it?

Following the initial consultation, your plan will be regularly reviewed with all goals and objectives considered

- How long will your pensions and other investments provide for you and your family?
- How are you going to move forward from where you are currently financially?

Clearly your answers to these questions will be unique to you. Whichever do apply, think about the peace of mind and feeling of control knowing the answers would give you.

McCrea Financial Services mission is:

“to provide an excellent financial planning service to our clients; to be recognised as leaders in our field; to enjoy what we are doing, while providing such value to our clients that they happily pay our fees and recommend us to their friends, family and colleagues.”

Nowhere is the McCreas mission more important than in 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!

Why not contact us for a no-obligation free initial consultation.

### 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 peoples 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.**

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.