

At McCrea Financial Services, one of the many ways we can help is by obtaining up to date information on existing contracts and policies that you have taken out over the years. When it comes to reconciling and indeed, in some cases tracking down existing investments, pensions and policies, we are only too pleased to offer this service.



Once all the information regarding your existing policies has been received we will provide you with a detailed, easy to understand summary and discuss with you how these policies complement your financial aims.

We can also help by providing an on-going investment management service on an advisory basis, by constantly tracking the performance of all the major funds and investment management groups. We maintain a continual dialogue with the leading providers and contrast this against external research to give you impartial, balanced and considered advice.

The regular reviews that are carried out are just as, if not more important, than the initial advice. Too many people are given initial advice then never hear from that adviser again. At McCreas we work with you, providing regular updates and taking a "hands on" approach.

Over the years our ongoing assistance, advice and reassurance will allow you to obtain the maximum benefit from professional, friendly and comprehensive independent financial advice.

#### Annual Reviews

We will ask you how often you would like us to review your financial affairs. It will take place automatically every twelve months, but can be more regular if you would prefer. It means that you do not have to worry about your finances as you have ongoing professional help at hand.

If, for example, your mortgage deal runs out in a year, we have mechanisms in place to alert us to this, three months prior to the deadline. This means that we have already researched the market to find the best deal available by the time we contact you, meaning we are ready to put

Our job is to simplify this often complex area and help you understand how various types of pensions operate.

that deal in place swiftly and with the minimum of fuss.

This ensures you are constantly benefiting from the most suitable mortgage available to you.

The same is true for investments, pensions, insurances and all other aspects of your finances. "We keep on top of things so you don't have to".



Your home or property may be repossessed if you do not keep up repayments on your mortgage. If a Buy to Let property is not let you will still be liable to make the mortgage payments.