WHAT IS FINANCIAL PLANNING?

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 tools needed 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 the goals you have set are achievable, or conversely, what you have to change to make them so? Giving you that level of understanding and confidence 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.

Doing our Research

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 could be achieved.

Developing a plan that's suitable for you

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

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

- Clearly identifying financial objectives or areas that need to be addressed
- Collecting and assessing all relevant personal and financial details including: income and expenditure, assets and liabilities, lifestyle cash flow, investments and net worth
- Processing and analysing all of the information collected
- 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 Financial Plan
- Regular reviews, modifying the plan as necessary to account for changing circumstances

Tailored to your evolving needs
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.

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

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FINANCIAL SERVICES

How much will it cost?

The initial meeting with clients is no obligation without charge and is designed to gather information about your circumstances and needs. We will then determine the complexity of your situation and provide detailed fee information dictated by the time involved, which will be agreed with you in advance. Depending on your needs this will comprise an initial advice service and where you determine you would like to work with us on a long-term basis, an ongoing adviser fee will be agreed.

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

- Are you absolutely certain 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 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?
- 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.

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

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

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.

McCrea Financial Services – For Every Stage of Life

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