



RELISH YOUR RETIREMENT

The years leading up to your retirement are a time when your future prosperity can be improved by a hands on approach and careful financial planning

Where do I Start?

Determining your priorities in advance is the best way to enjoy your retirement. You may want to fully understand how you are placed with your current financial situation, set specific objectives and make plans to achieve them, or check whether you're on track to meet your financial goals.

Questions you can ask yourself:

- What do you want from your retirement, and when and how do you plan to begin it?
- Do you have clear financial goals to help you prepare for your retirement?
- If you do, are you confident you'll achieve them?
- If you don't, how would you feel knowing you had set clear goals and had a plan in place to achieve them?
- How are you going to move forward from where you currently are financially?

Who could benefit from a financial health check?

Even those of us who have a good understanding of our personal finances and budgets can benefit from carrying out a financial health check with a professional, taking advantage of the specialist skills and tools necessary for long term financial planning.

Whatever your age, if you're close to retirement or thinking about early retirement, speaking to one of our specialist advisers can help you determine a realistic retirement age and plan with confidence.

How could a financial health check help me?

Many of us find our financial priorities change as we progress through big milestones such as career changes, mortgages, and families growing up. While we may still be operating the Bank of Mum and Dad, we realise that our own retirement is approaching and we need to adjust our financial planning accordingly.

The years leading up to your retirement are a time when your future prosperity can be significantly improved by a proactive approach to your finances, addressing questions such as:

- Have I saved enough money?
- Is my pension pot going to be big enough?
- Is my money invested in the right places?
- Should I be paying more to my mortgage?
- What do I do if my health deteriorates?
- Will my family be affected by Inheritance Tax?





What does a Financial Health Check involve?

Our specialist advisers will ask you for information about your household, including things like your family situation and caring responsibilities, your everyday expenditure, any savings and investments, your retirement plans, your comfort level with financial risk and whether you have any insurances and protection in place.

This information, combined with an analysis of how your income is structured, helps us understand your current position, how this might evolve in the future, and how we can help with your long-term financial planning.

Our role in carrying out your financial health check is to:

- Clearly identify your financial objectives and any issues
- Collect and assess all relevant personal and financial data: income and expenditure; assets and liabilities; lifestyle cashflow and investments
- Process and analyse all relevant information
- Calculate your net worth
- Construct a written plan, showing you how to make the most effective use of your financial resources in order to meet your objectives
- Conduct regular reviews, modifying your plan as necessary to account for your changing circumstances

How do I gather all the information required for a Financial Health Check?

Many people can be put off by the daunting prospect of trawling through reams of paperwork and tracking down elusive documentation. At McCrea Financial Services, we're only too pleased to take on this burden on your behalf! We can obtain up to date information on existing contracts and policies that you may have taken out over the years, even tracking down existing investments and pensions you may have lost track of.

If you'd like the peace of mind of knowing your plans for a prosperous retirement are on track, get in touch with McCreas and our specialist advisers will work with you to assess your goals and help you turn them into reality.

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

McCrea Financial Services Limited are authorised and regulated by the Financial Conduct Authority. Registered in Scotland: SC191039

☎ 0141 572 1340

✉ enquiries@mccreafs.co.uk

🌐 mcreafs.co.uk



Registered Address:
Moncrieff House,
69 West Nile Street,
Glasgow, G1 2QB