

Your introduction to Financial Planning



MCCREA
FINANCIAL SERVICES



“

Friendly and professional service.
Questions answered promptly and always
explained in an easy to understand manner

JR from Cumbernauld

“

Impressed by the courteous, prompt, attentive
and focused service from the team's dealings
with myself. I have been pleased to
recommend friends and family to McCreas.

JM from Surrey

Call us on 0141 572 1340



What do you want from your financial future?

Being proactive about your financial health is the best way to safeguard your future and provide you and your family with a sense of financial wellbeing. You may want to fully understand your current financial situation, set specific objectives and make plans to achieve them or simply check whether you're on track to achieve your financial goals.

Whatever stage of life you have reached and whatever your objectives we can help you organise your finances in the most efficient and effective way, allowing you to plan ahead with confidence for a more secure financial future.

mccreafs.co.uk

Do you have clear financial goals for the next 5, 10 or 20 years?

If you have clear goals, are you confident you'll achieve them? With everyone, we start by spending time finding out more about you. Our aim is to turn over each of the pieces of your financial jigsaw and find the best way to put them together to create a picture that suits your circumstances and plans now, and for the future.

How we can help:

- We will chat with you, listen to what you need and work with you to clearly identify your financial objectives
- Collect and assess all relevant personal and financial data, such as income and expenditure; assets and liabilities; lifestyle, any investments, expenses and employment benefits
- Process and analyse all your information
- Calculate your net worth
- Set in place a plan showing you how to make the best use of your financial resources in order to work towards your objectives
- Meet for regular reviews, updating your plan as necessary to account for your changing circumstances and stage of life

email: enquiries@mccreafs.co.uk



Financial Planning for
Individuals and Families

mccreafs.co.uk

Below are a number of areas we specialise in when providing financial planning for individuals and families across the UK.



Pensions Advice We work with you to help ensure you receive the maximum benefit of one of the most important investments to put in place for your future. We provide regular reviews to address any changes to your circumstances, your attitude to risk, how much you would like to save, tax considerations and how long until you want to retire.



Protection and Insurance We specialise in advice for clients who want to protect themselves, their homes, their children and their businesses. Each area has its own importance to you and for peace of mind we can advise you on how to protect the security of your loved ones and your home.



Tax Planning At McCrea we have access to investment and retirement planning vehicles which can help save tax with careful planning working with our investment specialists.



Retirement Planning Our job is helping you plan to make your retirement a prospect to relish. This is one of our most popular areas for advice.

Call us on 0141 572 1340





Our Mortgage Service There are hundreds of different mortgage products available. We can help with an independent and unbiased assessment of your needs and make recommendations which address your long-term plans and home-owning aspirations.



Savings and Investments You can invest for a number of objectives including capital growth, income, to save tax or inheritance tax mitigation. Our job is to help you get this right.



Trust Planning Although there are many different types of Trust, they all have broadly the same purpose – to allow you to pass assets to who you wish to receive them and when. Trusts can be complex and expert advice can be essential.



Estate Planning and Inheritance

Let us be your guide through the complex and changing world of estate planning and inheritance tax. We can help give you peace of mind and protect your family wealth for future generations.

email: enquiries@mccreafs.co.uk





Financial Planning
for Businesses

mccreafs.co.uk

We can provide a number of areas of specialist financial planning advice for businesses across the UK.



Setting up a Business Working with you to look at areas including the most tax efficient way to invest in your business, replacement or provision of employee and director benefit packages and pension contributions as well as keyperson and general insurances.



Being Self-Employed Our personalised advice can help you forge ahead with confidence, whether you are arranging a mortgage, deciding on the most suitable way to draw income from your business or looking to maximise returns on cash reserves and plan for the future.



Business Insurance Your business can insure directors or key people to provide a lump sum to assist with replacement recruitment costs or help cash flow and the business in the event of key employees or owners of the business being seriously ill or worse.



Group Pension and Insurance Schemes Your employees are often your greatest asset as a business and looking after their financial, physical and mental wellbeing gives peace of mind. This gives the staff the knowledge they are valued and well looked after with various valuable group protection schemes that can be set in place.



Business Exit Planning Working on the bigger picture with you to consider how the value of the business fits in with your existing retirement plans, inclusive of your savings, investments and pension planning. This will highlight the options available to you, and how we can look to provide tax efficient income once you leave the business when planning your long-term goals.

email: enquiries@mccreafs.co.uk

Why McCrea?

McCrea Financial Services was established in 1999 by Douglas McCrea who, after many years working for leading financial institutions, recognised the need for a comprehensive, yet personal service covering all aspects of financial planning for individuals as well as for SME business owners.

McCrea Financial Services hold Chartered Status from the Chartered Insurance Institute. Only firms that can demonstrate the highest commitment to professional standards, development and ethics can hold Chartered Financial Planner status and the award recognises the firm as one of the most qualified and experienced in their field based on a number of criteria.

MCCREA
FINANCIAL SERVICES

mccreafs.co.uk



Chartered





Mortgage Advice with McCrea Mortgages.

We can work with you via video meetings and calls to make it easier and more convenient than ever for you to get your mortgage in place.

Call 0141 572 1340

email mortgages@mccreafs.co.uk

MCCREA
MORTGAGES

McCrea Mortgages is a trading name of McCrea Financial Services Ltd which is authorised and regulated by the Financial Conduct Authority
As a mortgage is secured against your home and property, it could be repossessed if you do not keep up the mortgage repayments.



Chartered

MCCREA

FINANCIAL SERVICES

INVESTORS IN PEOPLE™
We invest in people Platinum

McCrea Financial Services Ltd
3rd Floor, Moncrieff House,
69 West Nile Street, Glasgow G1 2QB

Tel. 0141 572 1340
Email. enquiries@mccreafs.co.uk
Web. mccreafs.co.uk