WEALTH MANAGEMENT

INVESTMENT PLANNING

Most of us have goals we want to achieve in life. These may be very specific such as paying off a mortgage early, purchasing a second home or retiring at an age of your choice. Or they may be more general such as striving for that feeling of financial security, achieving financial independence or simply wanting your money to work harder for you. Without a clear financial plan it can be more difficult to achieve your goals.

With interest rates continuing to sit at record lows, typical savings accounts are not paying high enough rates of interest to generate the returns most of us are looking for and not enough to keep up with inflation. With this in mind, investing in companies in the stock market may be necessary to generate real returns on your money over time if you are prepared to take on investment risk and willing to invest for the long term.

Whether you are new to investing or you are a seasoned investor, we can create a well-diversified portfolio to match your needs and objectives or review your existing investment arrangements. We will analyse the financial markets and recommend investment strategies which are suitable for you. We will also monitor these investments for you, if you wish.

We work hard to select the right investments for you and understand that identifying the right tax wrappers is an important consideration when investing as you want to keep as much of your gains as possible, whether these come from growth on your money or from any income generated. There may be a range of tax reliefs and wrappers available to you, enabling you to maximise your investment returns.

SPF Private Clients has an expert team of independent financial advisers who have a history of creating wealth for their clients. We have extensive knowledge and expertise in all areas of financial planning, wealth management and investment selection. We will take the time to understand what you wish to achieve, how long you wish to invest for and crucially, the amount of risk you are prepared to take.

Whether you have new money that you wish to invest or a portfolio that you would like advice on, please get in touch.

For more information please contact:

SPF Wealth Management
T: +44 (0)333 222 6656
E: wealth@spf.co.uk
W: spf.co.uk

SPF
PRIVATE CLIENTS

THE VALUE OF INVESTMENTS MAY FALL AS WELL AS RISE AND YOU MAY NOT GET BACK THE FULL AMOUNT INVESTED. PAST PERFORMANCE SHOULD NOT BE TAKEN AS AN INDICATOR OF FUTURE PERFORMANCE. SPF's Wealth Management team offers a complimentary initial consultation. If you then choose to take financial advice from us, we will always provide you with an estimate of the cost in advance.