

Savings and Investments

Cash Deposits

Establishing a core holding of deposit based funds is essential, prior to considering any longer term investment strategy. Sufficient capital should be maintained within these accounts to support your shorter term requirements and cover unexpected capital expenditure.

We maintain details of the up to date interest rates being offered by the Banks, Building Societies, Insurance Companies and Supermarkets to ensure you are maintaining the best return on your capital deposits.

ISA's

Individual Savings Accounts (ISA's) were introduced on the 6th April 1999 providing tax efficient returns on capital deposits and investments.

There is an annual subscription limited which can be invested into these tax efficient holdings within a tax year, which can be divided between cash deposit accounts and certain investment funds.

We will be pleased to guide you through the numerous investment opportunities available from ISA holdings whether you require capital growth, income or a confirmation of both.

PEP's

Personal Equity Plans (PEP's) were the forerunners of ISA's enjoying similar tax advantages.

With effect from 6th April 2008 all existing PEP investment holdings have automatically become stocks and shares ISA's.

Contact us for an ISA HEALTH CHECK

Unit Trust OEIC's

Unit Trusts and Open Ended Investment Companies (OEIC's) are collective investments whereby your capital is pooled with other investors, which is then actively managed by a fund manager.

They enable you to invest in a wide range of funds which include Corporate Bonds, Fixed Interest, Property and Stocks and Shares. Investment diversification can be obtained by utilising both UK and International funds, dependant upon your own individual acceptable level of investment risk and volatility.

By utilising these funds your capital can be managed by some of the best Fund Managers in their field. Contact us to discuss the opportunities available.

Investment Bonds

Investment Bonds are life assurance contracts, which provide access to a range of investment funds, primarily being available from Insurance Companies.

They enable fixed income withdrawals to be established if required with the prospect for growth over the medium to longer term. The tax structure of these holdings can be beneficial to certain investors.

These contracts also enable you to invest in With Profits funds, which are structured to "smooth out" investments returns, by the addition of annual bonuses.