

# Retirement Planning

## Could your retirement plans benefit from a good caddy?

Dear Member

Steve Williams. J.P. Fitzgerald. James “Tip” Anderson. Some of the best golfers in the world have turned to these caddies for advice and insight on their way to the top.

We may not be able to carry your clubs, but as principal sponsor of the Scottish Seniors Golfing Society, McCrea Financial Services are on hand to offer you our invaluable advice as you approach and enjoy your retirement.

Whether you phase in your retirement gradually or bring your career to a complete end, the decisions you take before and during your retirement will have a major impact on your quality of life.

Having been one of the top independent financial advisory firms in Scotland for twenty years, McCrea offer advice you can trust. We can conduct a full review of your individual circumstances, ensuring you make the best decisions for yourself and your family.

For example, we can find out if you’re among the 80% of savers who the Financial Conduct Authority (FCA) estimate would benefit from taking annuity income from a different provider than they saved their pension with. We can also advise on the best way to take advantage of any flexible options in your pension plans, protecting your assets and future income while enjoying maximum tax relief. Our ongoing review service will keep you fully up to date with the performance of your fund and allow us to make any necessary adjustments as your circumstances change.

Whether you’re retired, preparing for retirement or haven’t yet made any plans, [get in touch](#) with McCreas today for a **free no obligation retirement planning consultation**. Call 0141 572 1340 or email [enquiries@mccreafs.co.uk](mailto:enquiries@mccreafs.co.uk).