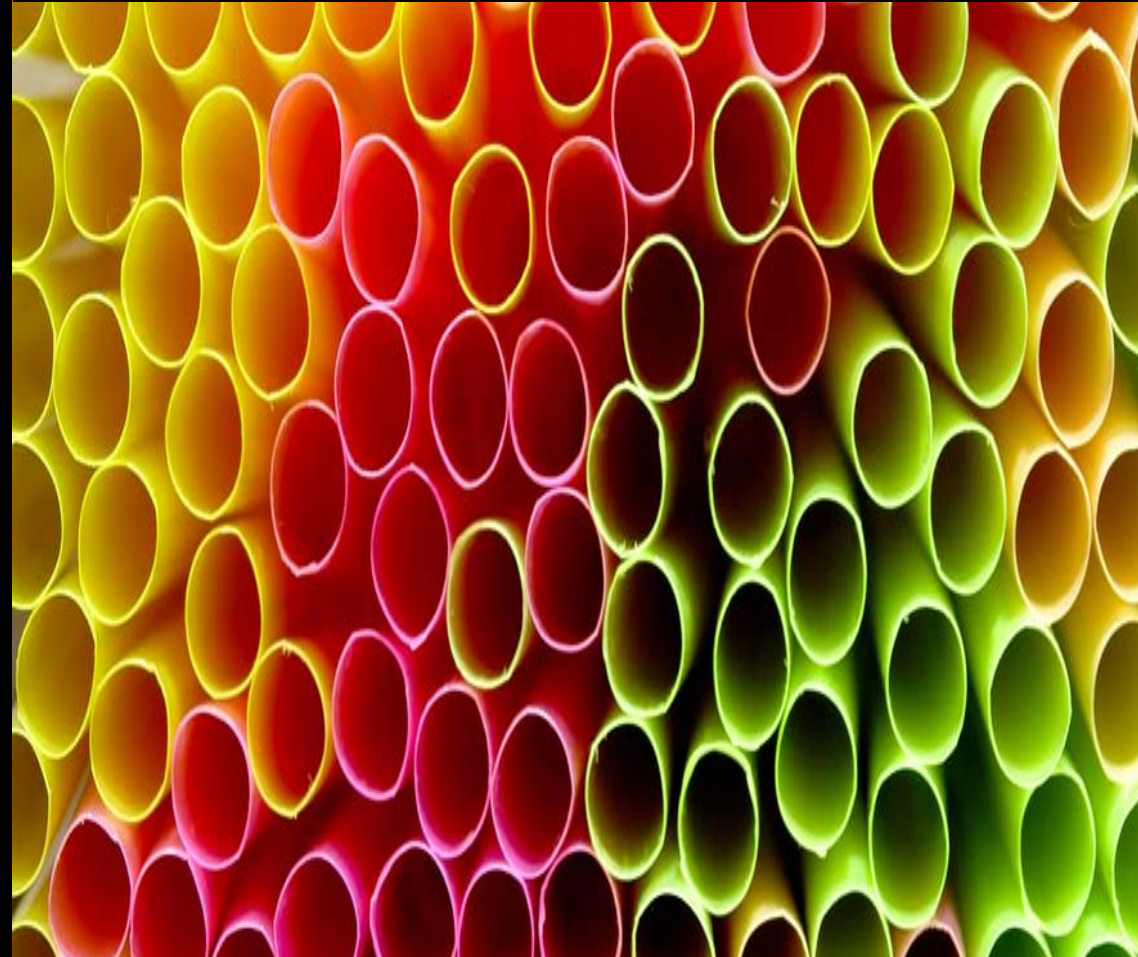


Macfarlane Gray

wealth

Management Service



Macfarlane Gray
Financial Services Ltd

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Authorised and regulated by the Financial Services Authority

Income Portfolios Property Investment

Portfolio Management Tax Returns

Pension Fund Management Charitable Gifts & Trusts

Inheritance Tax Planning

Your Guide to our Portfolio Management Service

It's well known that a diverse investment portfolio is the best way to reduce financial risk. The problem is that spreading your investments across a number of companies tends to generate mountains of paperwork and increases the inconvenience of getting up-to-date valuations. Wouldn't it be helpful if there was a simple, reliable way of keeping track of all your investments? Now there is: The Macfarlane Gray Portfolio Management Service.

The Macfarlane Gray Portfolio Management Service enables us to manage all your investments and pensions and collate them in one summary, regardless of where your investments are held.

Using the Macfarlane Gray Portfolio Management Service means we can take a complete overview of your finances, making your money work harder for you and making your financial life easier.

True Independence

We are completely independent and owned by those who work in the business.

The individual who looks after you will personally manage your portfolio and carry out regular reviews and meetings.

The research process we use is rigorous and a wide selection of independent research resources are utilised.

All of this is carried out to give you the best service and to manage your portfolio as effectively as possible.



Macfarlane Gray Group

Macfarlane Gray Group is made up of 3 divisions providing services in Investment & Pension Management, Financial & Tax Planning, Accountancy, Business Advisory and Commercial Insurances

The flexibility to change

Change is inevitable. As your life changes, for example when you retire or your first grandchild is born, so will your financial needs and goals.

The Macfarlane Gray Portfolio Management Service gives you the flexibility to reassess your needs and make changes on a regular basis. So whatever life throws at you, your financial arrangements can easily adapt. Because the Macfarlane Gray Portfolio Management Service holds everything together in one web-based service, any changes needed can be handled quickly and efficiently.

Your portfolio can provide a fixed or variable income, in line with your own individual requirements.

Working for your benefit

Using the Macfarlane Gray Portfolio Management Service means we can work together more effectively for you. It simplifies and speeds up the management of your portfolio, meaning we will spend less time on paperwork and more time working for your benefit.

A service you'll value

When we make recommendations through the Macfarlane Gray Portfolio Management Service, our bird's eye view of your portfolio means we're doing it as part of the bigger picture. You'll hear from us and when appropriate as we actively monitor your portfolio – a genuine service you'll really come to value.



How the Macfarlane Gray Portfolio Management Service can help you

Maximise investment potential

The Macfarlane Gray Portfolio Management Service has a birds-eye view of your portfolio, which makes the regular review and maintenance of your investment strategies easy.

Maximise tax efficiency

The Macfarlane Gray Portfolio Management Service includes an impressive range of tax wrappers to help you invest in a tax efficient manner.

(Please remember though that tax relief may be altered and its value depends on your circumstances).

Different types of investment operate under different tax regimes. We can structure your portfolio in the most tax efficient manner to suit your circumstances. A tax return can be provided as part of the service.

Diversification

Access a huge range of funds from a wide variety of fund managers to create a well balanced and diversified portfolio.

Secure a better deal

The Macfarlane Gray Portfolio Management Services offers excellent discounts on administration charges for many investment funds. It also has an overall charging structure that encourages flexibility in your investment strategy and rewards you as your money grows.

Know what's in your portfolio

It can be difficult keeping track of a range of investments, but with the Macfarlane Gray Portfolio Management Service you'll get consolidated reports containing details of all your investments, no matter where they're held.

Keeping track

The Macfarlane Gray Portfolio Management Service will provide you with performance reports on how your portfolio has been doing over time and how much tax has accrued. We can provide a consolidated tax report for your tax return. Just one example of how the Macfarlane Gray Portfolio Management Service makes life simple.