



CHARLES CAMERON
& ASSOCIATES

Your Financial Future

David Schiller – Senior Financial Adviser



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Agenda

- Introduction – Charles Cameron & Associates
- Reviewing your finances
- Mortgage Advice
- Prioritise your planning
- Protection planning
- Retirement planning
- Investments
- Inheritance Tax, Trusts & Wills
- Questions and Answers



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Introduction – Charles Cameron

- **Independent Financial Advisors**
- **Based in London**
- **No obligation consultation**



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Reviewing your finances

- Try to pay debts with highest interest rates first
- Review your mortgage – e.g. payment holidays, remortgaging, changing to interest only
- Switch credit cards to take advantage of 0% or any low interest rate offers
- Switch & save by using comparative websites for utilities & general insurance



Review your finances

- Review all your existing protection policies to identify if they can be re-brokered at lower costs.
- Restructure investment portfolios for releasing income.
- Review endowment policies- some can be borrowed or cashed in where not required any longer.
- Look at unemployment insurance to protect your lifestyle.
- Review your personal needs along side work place benefits.



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Economic impact on mortgage market

- **Loan to Values and Banding**
- **Lenders Criteria**
- **Income multiples**
- **Turnaround times**



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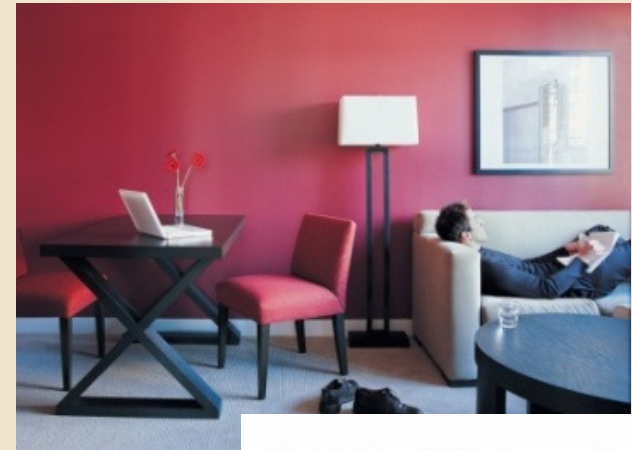
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Specialist Mortgage Advice

- First time purchase
- Remortgaging
- Buy to let
- Offshore mortgages
- International



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Prioritise Your Planning

- Life cover to protect your mortgage
- Life cover to protect your family
- Income protection (sickness)
- Retirement Planning
- Savings and Investments
- Other e.g. IHT/Wills/School fees



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Protection

- **Types of Life cover**
 - **Death in service benefit**
 - **Term policies**
 - **Whole of life**
- **Income Protection**



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Retirement Planning

- Existing Benefit
- Any previous pensions?
- Approaching retirement?
- Moving abroad
- Age 55yrs with previous pension pots may take advice on cashing in on benefits



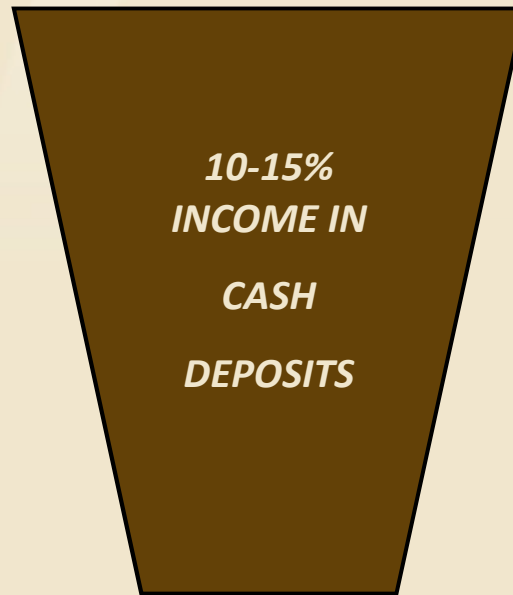
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Investments

Rule of Thumb – relevant to any savings & Investments including school fees planning.

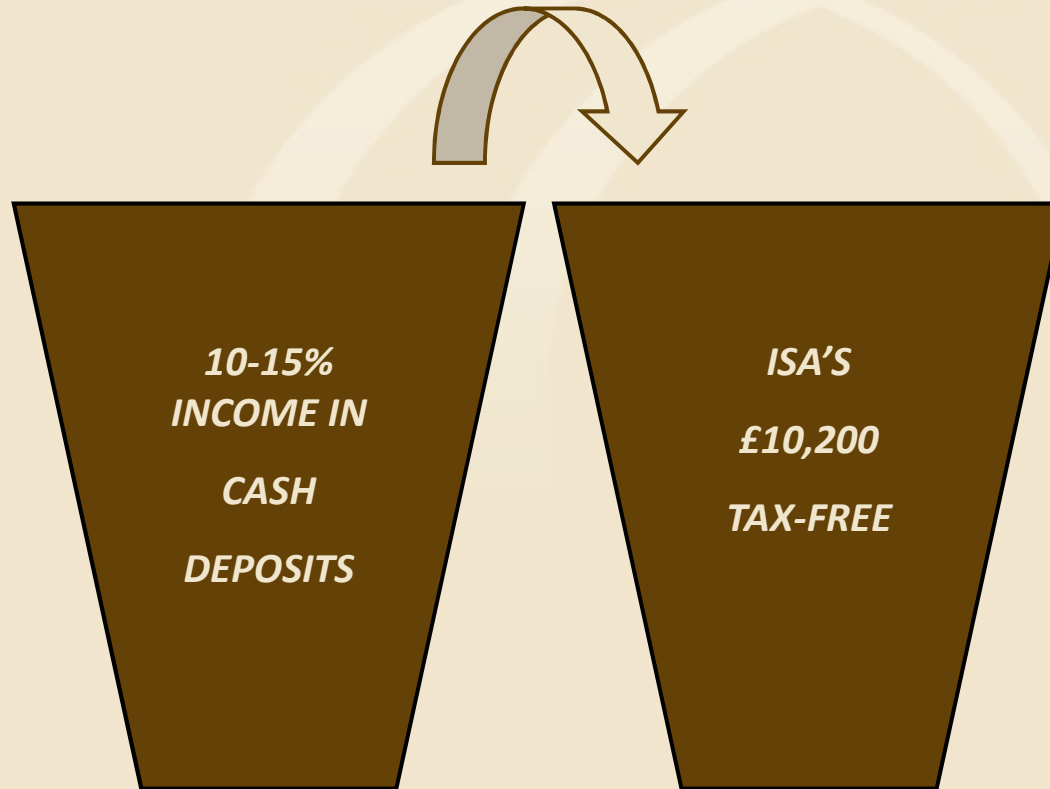


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Rules of Thumb in Investing



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Rules of Thumb in Investing



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Asset Allocation

- Non – correlation
- Asset classes
- Performance measured based on 91 US pension plans –

“ The 1986 and 1991 studies concluded that, on average, asset allocation explains more than 90% of the quarterly variation in a given portfolio’s returns”



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Risk and Reward

- Risk is a very personal choice
- Reasons for planning e.g school fees/lump sum requirements/supplement income in retirement



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Investment Types

- **Deposit accounts**
- **ISA's – investment/cash**
- **Unit trusts/OEICs**
- **Life insurance bonds**
- **Managed portfolios**



Inheritance Tax, Trusts & Wills

- Inheritance tax planning
- Gifts to dependents
- Control & requirement for income is possible
- A need for careful tax planning



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Questions and Answers

www.ccameron.co.uk/bathspa

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