

Antonine Investment Managers Ltd
Suite 3B, The Hub
Beancross Road
Grangemouth
FK3 8WH

Tel: 01324 478 248
Email: info@antonineim.co.uk
Website: www.antonineim.co.uk



Save smart and make your existing money grow

5 tips to help you be more confident about your financial future

1. Always have some money that you can access easily and quickly for emergencies before looking to invest for the longer term. It's reassuring to know you've got money set aside to cover your rent, mortgage, food and utilities for a number of months.

2. Avoid the risk of your savings losing real value. Regularly check the interest rate you're getting to see if you can do better and beat inflation.

3. Once you've built up enough cash, consider investing to build up savings for the longer term. One tax-savvy option is a Stocks & Shares Individual Savings Account (ISA). The annual ISA tax-efficient allowance is currently £15,240 in the 2015/16 tax year. In the UK, hundreds of people are reported to have amassed ISA funds in excess of the magic million, by squirrelling away the full limit each tax year since the early 1990s.

4. Don't delay. The earlier you start investing for your future, the more chance your money has to grow.

5. Don't miss out on free money. If you're employed, chances are you've been auto-enrolled in a company pension, with employer contributions and generous tax benefits from the Government, so take advantage of this. If not, take advantage of a personal pension – don't leave it to chance.

Information is based on our current understanding of taxation legislation and regulations. Any levels and bases of, and reliefs from, taxation are subject to change. Tax treatment is based on individual circumstances and may be subject to change in the future. Although endeavours have been made to provide accurate and timely information, Goldmine Media cannot guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No individual or company should act upon such information without receiving appropriate professional advice after a thorough review of their particular situation. We cannot accept responsibility for any loss as a result of acts or omissions.

DO YOU NEED TO DO SOMETHING ABOUT IT TODAY?

To afford the lifestyle you want, you need to do something about it today. It's never too early to start saving and investing in order to protect your future. To find out more about how we can help you plan, please contact us for a full review of your particular situation.

