

FEBRUARY 2024

FALL IN LOVE WITH YOUR PENSION POT

February is the ideal time to rekindle your passion for saving and ensuring you can run off into the sunset with your pension.

Protecting Your Income When Self-Employed

Ensuring income stability during periods of illness or injury.

Are you Hoping to Retire Early?

The importance of planning ahead for financial stability during retirement.

Bringing Your Finances Together

The intricacies of joint mortgages and financial management for couples.

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WORKING WITH MANNING & COMPANY

For over 30 years Manning and Company has been giving clients trustworthy, proven and personal financial advice.

Based in Ivybridge near Plymouth, we're a respected and well-established name in Plymouth and South Devon – but we also work with clients throughout the UK.

We provide financial guidance to individuals and businesses alike. We're completely independent of any financial institutions, and we offer financial products from across the whole of the market – so our clients always get fully-informed, impartial advice. We firmly believe good financial advice should be available to everyone, not just wealthy clients – and all our clients receive the same level of attention and respect.

From a first-time mortgage to a complex investment portfolio, we have the breadth and depth of experience to help.

- Manning & Company

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BRINGING YOUR FINANCES TOGETHER

Financial Planning for Couples



February, often celebrated as the 'Month of Love', presents an ideal opportunity for couples to not only deepen their romantic bonds, but also to solidify their financial partnership. This article explores the intricacies of joint mortgages and effective financial management for couples. In today's ever-changing financial landscape, with shifting market conditions and evolving regulations, it's increasingly important for couples to jointly understand and tackle the challenges of building a solid financial future together.

UNDERSTANDING JOINT MORTGAGES

A joint mortgage, simply put, is a loan taken out by two or more individuals. It's a commitment that goes beyond sharing a life together; it involves sharing the responsibility of a significant financial obligation. The primary benefit of a joint mortgage is the pooling of

resources, which can increase borrowing power and potentially lead to better mortgage terms. However, it also means shared responsibility for repayments and the risk associated with it.

Eligibility and requirements for a joint mortgage generally include combined income assessments, credit history checks, and understanding each partner's financial standing. Both parties' credit scores play a pivotal role in determining the terms of the mortgage, making it essential for couples to have a clear and honest discussion about their financial histories.

MARKET CONDITIONS AND THEIR IMPACT

Currently, the housing market shows a trend of fluctuating mortgage rates and property values, influenced by broader economic factors. For couples

considering a joint mortgage, it's crucial to understand how these market conditions could affect their mortgage repayments and overall financial planning. Staying updated on market trends and consulting with financial experts can provide valuable insights, helping couples to make educated decisions.

REGULATORY CONSIDERATIONS

Navigating the regulatory landscape is another integral part of applying for a joint mortgage. Recent regulations aim to protect borrowers and ensure that loans are granted responsibly. These regulations can influence everything from the amount you can borrow to the documentation required for mortgage approval. Couples must be aware of these regulatory frameworks to ensure a smooth mortgage application process.

FINANCIAL PLANNING FOR COUPLES

Navigating joint finances requires strategic planning and open communication. Budgeting as a couple is the cornerstone of this journey. It involves not only managing everyday expenses, but also planning for long-term goals and unexpected emergencies. Establishing a joint emergency fund and savings strategy is important to combat any unforeseen expenses and reach any joint personal goals which require capital. Additionally, balancing joint financial objectives with individual goals ensures both partners feel their personal aspirations are respected and integrated into their shared financial plan.

RISKS AND MITIGATION

Joint mortgages, while beneficial, carry their own risks. The most significant is the joint liability for the debt. If one partner is unable to contribute due to unforeseen circumstances, like job loss or illness, the other partner is still responsible for the full repayment. To mitigate these risks, couples should consider protective measures such as life insurance, income protection insurance, and even drafting a legal agreement outlining how mortgage payments would be handled in different scenarios.

FUTURE PLANNING AND FLEXIBILITY

Life is unpredictable, and so is the journey of joint finance. Planning for the future while maintaining flexibility is key. Couples should consider their long-term goals, such as starting a family or changing careers, and how these might impact their financial situation. Flexibility in financial planning could involve options like overpaying the mortgage when possible, or choosing a mortgage product that allows payment holidays.

SEEKING PROFESSIONAL ADVICE

The complexity of joint finances underscores the importance of professional advice. A financial adviser can provide tailored guidance, helping couples navigate the intricacies of mortgage applications, understand the impact of market conditions, and plan for their financial future together. When selecting an adviser, look for someone who understands your joint needs and can offer advice that resonates with both partners.

As we celebrate Valentine's, it's a timely reminder for couples to not only cherish their relationship, but to also strengthen their financial partnership. A joint mortgage and collaborative financial planning can be a testament to a couple's commitment to building a future together. By understanding the intricacies of joint mortgages, staying informed about market conditions and regulations, planning wisely for the future, and seeking professional advice, couples can navigate this path with confidence.

THE VALUE OF INVESTMENTS AND ANY INCOME FROM THEM CAN FALL AS WELL AS RISE AND YOU MAY NOT GET BACK THE ORIGINAL AMOUNT INVESTED.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.





RETIREMENT

HOPING TO RETIRE EARLY?

*Planning ahead for Financial
Stability During Retirement*

Early retirement is an ultimate life goal for most, but achieving this dream requires more than just wishful thinking. It needs a proactive approach to financial planning, including various aspects, from pension pot management to lifestyle considerations. This article explores these various elements, providing a thorough guide for those aiming to retire early.

UNDERSTANDING THE FINANCIAL IMPLICATIONS

The financial implications of early retirement are two fold. As of 2023, with the state pension age set at 66, individuals need to plan for potentially longer periods without state pension support. [1] The key is to balance your retirement aspirations with realistic financial planning. This involves understanding your various income sources - personal and workplace pensions, State Pension, savings, and investments - and how they all work together.

MORE THAN JUST SAVINGS

In 2023, the average UK pension pot is £69,481, much lower than the £285,000 recommended to enjoy a moderate standard of living from the retirement age of 66. [2]. Evaluating the worth of your pension pot involves understanding its growth potential and the impact

of withdrawal rates on its longevity. Factors like investment choices, market performance, and inflation must be considered. In addition, the decision between annuity and drawdown options can significantly influence how long your pension pot lasts.

LIFESTYLE CONSIDERATIONS

When planning for early retirement, consider the lifestyle you desire. This means thinking about how you want to spend your retirement days, whether it's travelling, hobbies, or spending time with family, and understanding the costs associated with these choices. Travel plans or expensive hobbies, for example, will likely need an increase in budget.

Healthcare is another important factor to consider. While the NHS covers many services, there may be additional costs for things like dental treatments or private care. Allocating funds for these potential expenses is important. Also consider the possibility of needing long-term care and the financial implications of this.

Your living arrangements may significantly impact your retirement finances. Downsizing your home is a popular move for many, which can reduce expenses and increase your retirement savings. On the other hand,

transforming your current home to suit your needs as you age may require additional investment.

Finally, think about your social life and family commitments. Activities like family gatherings or outings with friends can add to your retirement expenses, so it's wise to include them in your budget planning.

Building a retirement lifestyle that is both enjoyable and financially sustainable requires a thorough understanding of your personal desires and associated costs. This careful planning ensures your retirement years are comfortable, but also align with your desired lifestyle.

DEALING WITH LONGEVITY RISK

Life expectancy in the UK currently stands at 81.77 years, as of 2023 [3]. Therefore, planning for a retirement that could last 30 years or more is sensible. This requires careful assessment of your longevity risk – the risk of outliving your savings. To mitigate this risk, consider strategies like delaying pension withdrawals or diversifying income sources. Additionally, exploring long-term care insurance can be a sensible step to manage potential healthcare costs in later life.

MULTIPLE PENSIONS? TIME TO GET ORGANISED

For many, the journey to retirement includes working multiple jobs throughout their working lives, leading to multiple pension pots. While the government-led 'Pension Dashboard' will eventually offer a centralised view of all pensions when fully up and running, the decision to consolidate these pensions should not be taken lightly [4]. Consider factors like the varying charges, benefits, and investment options of different pension schemes. Professional financial advice is invaluable in dealing with these complexities, especially if you want to move forward with consolidation before the 'Pension Dashboard' is fully live.

TAX IMPLICATIONS AND EFFICIENT PLANNING

Tax efficiency is a crucial aspect of retirement planning. Understanding how your pension income and withdrawals are taxed can significantly impact your net retirement income. Strategies like spreading your pension withdrawals or utilising tax-free cash allowances can optimise your tax position. Remember, tax rules can change, and their effects vary based on individual circumstances.

EMBRACING FLEXIBILITY

Flexibility in retirement planning

is reasonable. This includes being adaptable with your retirement age, income sources, and spending patterns. Economic conditions, personal health, and family responsibilities can all force changes to your retirement plans. Regularly reviewing and adjusting your retirement strategy ensures it remains aligned with your changing needs and circumstances.

SEEKING PROFESSIONAL ADVICE

Given the complexities involved in retirement planning, seeking professional financial advice can be wise. A financial adviser can provide personalised guidance on pension management, investment choices, and tax planning. They can also help navigate changes in pension regulations and market conditions, ensuring your retirement strategy remains robust and responsive.

Early retirement is an achievable goal for most, with careful planning and proactive financial management. By considering the various factors outlined in this article - from pension pot valuation to lifestyle choices and tax efficiency - you can prepare for a financially stable and enjoyable retirement. Remember that the key to successful early retirement planning is a holistic approach that takes into account all aspects of your financial and personal

life. Regular reviews and adjustments, guided by professional advice, will help you navigate the path to fulfilling early retirement.

THE VALUE OF INVESTMENTS AND ANY INCOME FROM THEM CAN FALL AS WELL AS RISE AND YOU MAY NOT GET BACK THE ORIGINAL AMOUNT INVESTED.

PAST PERFORMANCE IS NOT A GUIDE TO FUTURE PERFORMANCE AND SHOULD NOT BE RELIED UPON.

HM REVENUE AND CUSTOMS PRACTICE AND THE LAW RELATING TO TAXATION ARE COMPLEX AND SUBJECT TO INDIVIDUAL CIRCUMSTANCES AND CHANGES WHICH CANNOT BE FORESEEN.

SOURCE DATA

[1] Age UK - State Pension

[2] Employee Benefits - Average pension pot totals 24% less than recommended amount

[3] Population Data - UK Life Expectancy 2023

[4] Pensions Dashboard Programme - Programme timeline



FALL IN LOVE WITH YOUR PENSION POT

February is the ideal time to rekindle your passion for saving and ensuring you can run off into the sunset with your pension

Why not use this article as an ideal opportunity to foster a deeper connection with your pension savings? We are here to explore strategies that will help you build a lasting, rewarding relationship with your retirement funds to ensure you have a comfortable and secure retirement.

PENSION PLANNING

The journey to a sizable retirement pot requires patience, strategy, and commitment. Much like romantic relationships. Maintaining passion for your pension can be challenging, but with focused strategies, your long-term relationship with your retirement savings can prosper.

ORGANISE A DATE NIGHT WITH YOUR PENSION PAPERWORK

It is important to allocate regular times to review your pension status. This process involves more than a quick glance; it's an opportunity to review the performance of your investments and reassess your future goals. As you track your progress, you can adjust your strategies to ensure they align with your evolving retirement objectives.

SPICE UP YOUR PENSION

Diversification isn't just a buzzword; it's a crucial strategy to mitigate risk when it comes to your pension. Over-reliance on workplace pensions could limit

your potential for more comfortable or earlier retirement. Expanding your horizon with personal pensions offers a new dimension of control over your investments. These personal schemes enable you to refine your contributions and risk exposure and develop a unique strategy tailored to your needs. By diversifying, you're not just adding variety to your pension; you're strategically positioning yourself for a more resilient and dynamic retirement portfolio.

NAVIGATING RISKS AND CHALLENGES

It's also important to recognise and prepare for the potential risks and challenges that can arise. Pension planning is not without its complexities, and understanding these hurdles is equally important. Some of these risks and challenges include:

- **Market Volatility:** Investment markets can be unpredictable, and pension funds are not immune to these fluctuations. It's essential to understand that short-term market dips are part of the investment landscape. As discussed, developing a resilient mindset and diversified portfolio can help mitigate these risks.
- **Inflation Impact:** Over time, inflation can erode the purchasing power of your savings. Ensuring

your pension strategy accounts for inflation is key to maintaining the value of your retirement pot in real terms.

- **Regulatory Changes:** Pension regulations and tax laws can change, potentially impacting your retirement planning. Staying informed about current regulations and seeking advice when changes occur is important.
- **Personal Circumstances:** Life events such as changing jobs, health issues, or family circumstances can affect your ability to contribute to your pension or may alter your retirement needs. Regularly reviewing and adjusting your pension plan in light of personal changes is essential.
- **Pension Scams:** Unfortunately, pension scams are rife, with fraudsters heavily targeting retirement savings in the UK. Being vigilant, verifying information, and seeking professional advice before making any pension-related decisions can help protect your funds.

By being aware of these challenges and actively planning for them, you can strengthen your pension strategy and enhance your confidence in your retirement planning.

Remember, obstacles are a natural part of any long-term financial journey, including the path to a fulfilled retirement.

PLANNING FOR THE LONG TERM

You should view your pension as a journey over decades, not just years. Market volatility, while unsettling, is a natural part of this journey. Adopting a long-term mindset transforms these short-term fluctuations into mere ripples in the grand scheme of your pension growth. Compounding is like a snowball effect for your money. Imagine your investment earnings getting put back into your investment. This means you're not just earning money on your original amount, but also on the earnings that keep getting added. Over time, this can really add up, turning your initial

investment into a much bigger pot of money. It's like your money is making more money for you, which can be a great way to grow your wealth. Embracing this perspective not only mitigates the anxiety of market ups and downs, but also paves the way for a more substantial retirement fund.

PROFESSIONAL PENSION ADVICE

When pension management becomes overwhelming, professional advice can be invaluable. Financial experts can offer tailored advice to optimise your pension investments, aligning them with your specific retirement goals. Our professionals can help set up a personalised pension plan, select suitable investments, and provide ongoing management to maximise

your retirement potential. By adopting a strategic, informed approach to your pension savings, you can transform your retirement journey into a fulfilling, long-term relationship. Regular reviews, active engagement, diversification, and professional guidance are key components. This Valentine's Month, why not take the opportunity to fall in love with your pension pot, setting the stage for a future where you and your loved ones can truly enjoy the rewards of your hard work and dedication.

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FINANCIAL HARMONY IN DIVORCE



Maintaining respect and fairness to achieve the best results for both.

February, often celebrated as the month of love, casts a poignant contrast to January's less romantic reputation. Legal circles have dubbed January 'divorce month', a time when couples are more likely to part ways. [1] This contrast of love and loss sets a bittersweet backdrop for the following discussion.

Divorce, commonly viewed as a contentious and emotionally taxing time, doesn't always need to descend into conflict, particularly when it comes to financial matters. In fact, an amicable approach to divorce, rooted in mutual respect, fairness, and open communication, can lay the groundwork for a more straightforward financial separation. This article explores how couples going through divorce can manage their finances together, highlighting the significance of a harmonious approach. It helps

preserve personal relationships, but also facilitates a smoother transition into life after divorce for both individuals.

SETTING THE GROUND RULES FOR FINANCIAL DISCUSSIONS

Effective communication is at the heart of an amicable financial separation. Setting clear ground rules for discussions is crucial. This includes deciding on a regular time and a natural location for discussions, agreeing to be fully transparent about financial matters, and committing to a respectful and objective tone during discussions. This will help create an environment where both parties feel heard and respected.

UNDERSTANDING AND CATALOGING JOINT ASSETS AND LIABILITIES

A detailed understanding of joint assets and liabilities forms the foundation of fair financial separation. Couples should

work together to list all shared assets, including property, savings, investments, and even personal items of significant value, and agree on a method for their valuation. Similarly, joint liabilities such as mortgages, loans, and credit card debts need to be listed. It's essential that both parties agree on the valuation methods to ensure transparency and fairness.

DEVELOPING A FAIR ASSET DIVISION STRATEGY

Dividing assets is often the most challenging part of a financial separation. It's important to develop a strategy that considers the needs, contributions, and future prospects of both parties. While legal frameworks provide a guideline, a tailor-made solution that suits both individuals can often be more satisfactory.

This could include the division of property, splitting savings and investments, and even the distribution of sentimental items. For complex assets like family businesses or intricate investment portfolios, professional advice may be necessary.

CHILDREN AND DIVORCE

When children are involved, determining child support in a fair and responsible manner becomes essential. It's crucial to approach this with the children's best interests at heart, ensuring their needs are met without unreasonable financial strain on either parent. The same principle applies to child maintenance support. Establishing a fair amount that recognises the contributions of both parties, while allowing individual financial stability post-divorce, is key. These agreements should also be flexible, with room for adjustments based on changes in circumstances like income fluctuations or changes in the children's needs.

FUTURE FINANCIAL PLANNING FOR BOTH PARTIES

Post-divorce financial independence should be a goal for both. Each party should develop a clear financial plan for life after divorce, including budgeting, rebuilding savings, and individual investments. This could involve revisiting and adjusting retirement plans, especially if pensions or retirement accounts were divided. Professional financial advisers can offer invaluable guidance in this area, helping each individual re-establish their financial footing and set realistic, achievable financial goals for the future.

MANAGING JOINT EXPENSES

Throughout the divorce process, certain expenses remain joint responsibilities. These could include mortgage payments, insurance premiums, and children's education costs. Agreeing on how to manage these expenses until the divorce is finalised is essential. This could involve setting up a joint account specifically for these expenses, or agreeing on a fair division of payment responsibilities.

THE ROLE PROFESSIONALS

In complex situations, or where emotions run high, enlisting

the help of mediators and financial advisers can be invaluable. Mediators facilitate fair and objective discussions, helping couples reach mutually acceptable agreements. Financial advisers, on the other hand, can provide expert advice on the division of assets, tax implications, and post-divorce financial planning. Choosing professionals who understand the nuances of amicable divorces and are committed to achieving the best outcome for both parties is crucial.

EMOTIONAL ASPECTS OF FINANCIAL DECISIONS IN DIVORCE

It's important to acknowledge the emotional challenges inherent in financial discussions during a divorce. Fear, anger, or sadness can cloud judgement and lead to impulsive decisions. It's essential for both parties to manage these emotions, perhaps with the support of a counsellor, to keep the focus on fair and rational decision-making. Remembering the long-term goals and benefits of an amicable approach can help maintain perspective.

Dividing finances during a divorce requires patience, understanding, and a commitment to fairness. By setting clear communication guidelines, being transparent about financial matters, and seeking professional help when needed, couples can manage their financial separation in a way that respects the contributions and future needs of both parties. February is a sensitive month for some, and we recognise the strength and maturity it takes to approach such a challenging life event with collaboration and respect. Always remember that you are ultimately setting a positive course for the next chapters of your life.

THE VALUE OF INVESTMENTS AND ANY INCOME FROM THEM CAN FALL AS WELL AS RISE AND YOU MAY NOT GET BACK THE ORIGINAL AMOUNT INVESTED.

SOURCE DATA

[1] Forbes - A Psychologist Explores January's 'Divorce-Month' Reputation - January 2024



PROTECTING YOUR INCOME WHEN SELF-EMPLOYED

In today's dynamic work environment, self-employment in the UK has become a symbol of freedom and entrepreneurial spirit. However, this independence has its unique challenges, particularly in terms of income stability during periods of illness or injury. A striking statistic revealed that 17% of self-employed UK workers would need to continue working through illness or injury [1]. This statistic highlights the precarious nature of self-employed income security and underscores the importance of implementing financial safeguarding measures.

THE INCREASING TREND OF SELF-EMPLOYMENT IN THE UK

The allure of self-employment in the UK has seen a significant rise. As of July 2023, there were around 4.24 million self-employed workers in the UK [2].

This growth is driven by a desire for greater control over work-life balance and the freedom to pursue personal business interests. However, this mode of work lacks the traditional safety nets provided by employment, such as sick pay and employer-sponsored health benefits, leaving individuals vulnerable during times of health crises.

For the self-employed, the risk of losing income due to illness or injury is significant. Unlike salaried employees, who might have access to sick leave or employer health benefits, self-employed individuals are on their own. This often forces them to choose between health and income, a decision no one should have to make.

UNDERSTANDING INCOME PROTECTION INSURANCE

Income protection insurance is a vital lifeline for self-employed individuals, offering the security that comes with traditional employment. This type of insurance typically replaces a portion

of income if one is unable to work due to illness or injury. However, only 6% of self-employed individuals surveyed by LV currently had an income protection product [1] *. With various coverage options available, Income Protection is an adaptable solution that can be tailored to individual needs and circumstances.

It is not just about financial support, but also peace of mind. Knowing that you can count on a steady income even when you are unable to work can relieve the stress and pressure that comes with running a business. It ensures that your financial commitments and lifestyle can be maintained, even in the face of health challenges.

* LV= surveyed 4,000 nationally representative UK adults via an online omnibus conducted by Opinium between 16th August and 1st September 2022.

SELECTING THE RIGHT INCOME PROTECTION PLAN

Choosing an income protection plan is an important decision that requires careful consideration. Factors to consider include the level of income coverage, the length of the waiting period before benefits begin, the term of the policy, and the specific conditions covered. It's essential to select a plan that provides adequate coverage, while being affordable and in line with individual business risks.



BROADENING FINANCIAL SAFETY NETS

Beyond income protection insurance, self-employed individuals should also consider additional financial strategies to safeguard their income. This could include building an emergency fund, which can provide a buffer in times of unexpected expenses or income fluctuations. Diversifying income streams can also reduce the risk of financial strain and ensure that all eggs are not in one basket.

POLICY CHOICES AND MARKET OPTIONS

The current market offers various income protection policies, each with its own characteristics and benefits. Choosing the right option for your unique needs requires understanding the fine print and how different policies align with individual business models and personal health histories. Consulting with a financial adviser can provide clarity and guidance in selecting the most suitable option.

Your coverage needs may also change as your self-employment journey evolves. Regularly reviewing and adjusting coverage to reflect current income levels, health status, and business operations is essential. This adaptability

ensures that the protection remains relevant and effective over time.

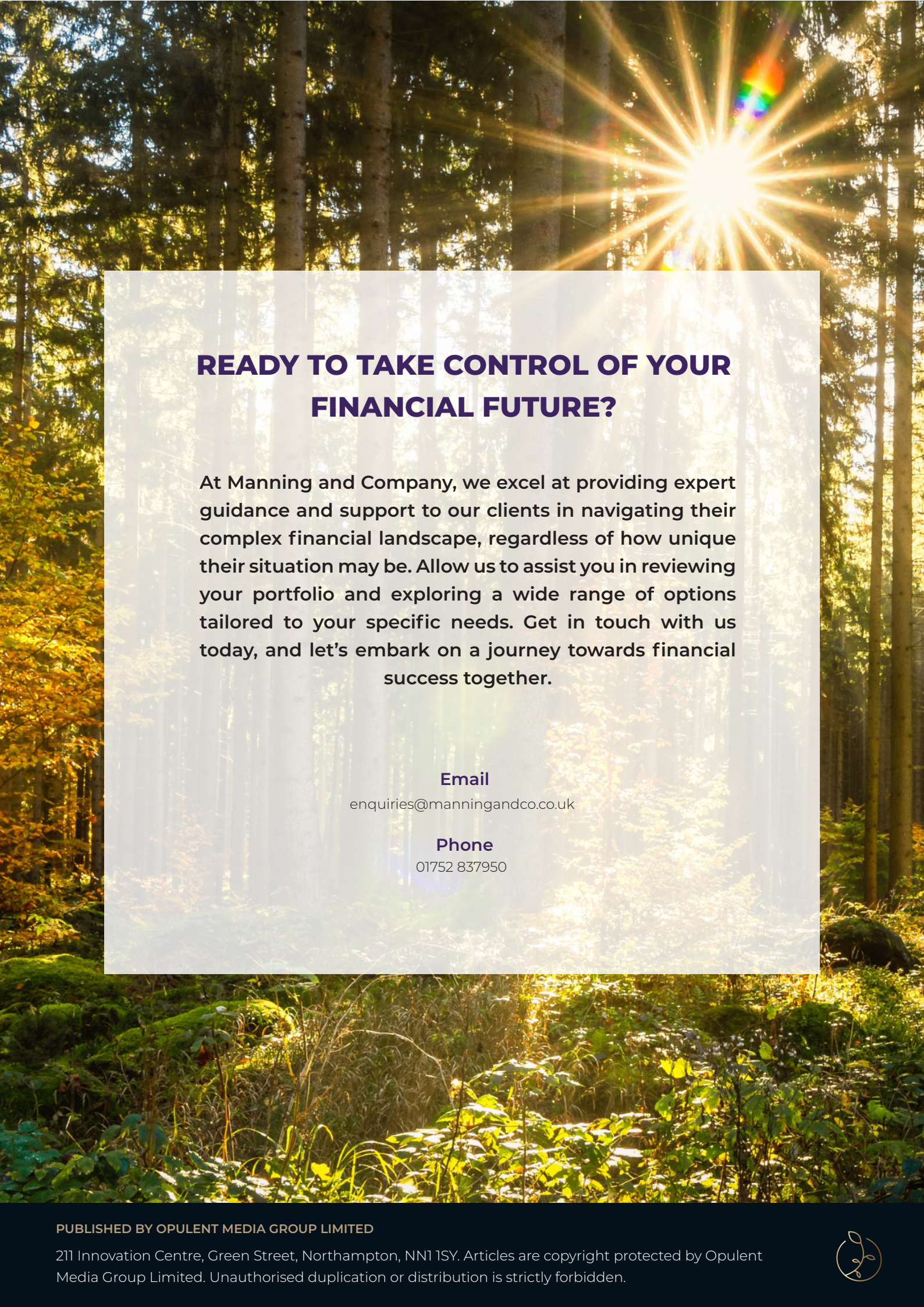
For the UK's self-employed, safeguarding against income loss due to health setbacks is an essential aspect of financial planning. Income protection insurance is a cornerstone of this strategy, offering a financial lifeline that enables focus on recovery without an overhang of monetary concerns. In combination with broader financial strategies, such as emergency savings and diversified incomes, this approach provides a comprehensive foundation to overcome the uncertainties of self-employment with confidence and resilience.

SOURCE DATA

[1] LV Adviser - 17% of self-employed UK workers would choose to carry on working through illness or injury

[2] Statista - Number of self-employed workers in the United Kingdom 2023



A photograph of a forest with sunlight streaming through the trees, creating a bright starburst effect in the upper right corner. The scene is filled with tall, thin trees and dense foliage at the bottom.

READY TO TAKE CONTROL OF YOUR FINANCIAL FUTURE?

At Manning and Company, we excel at providing expert guidance and support to our clients in navigating their complex financial landscape, regardless of how unique their situation may be. Allow us to assist you in reviewing your portfolio and exploring a wide range of options tailored to your specific needs. Get in touch with us today, and let's embark on a journey towards financial success together.

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