

APRIL 2024

FINANCIAL AWARENESS DAY 2024

Managing your finances can feel complex, but National Financial Awareness Day recognised on **April 25th** is your chance to take control

The Psychology of Investing

Beyond market analysis and portfolio strategies is a web of human emotions.

Planning for Long Term Care

Planning for long-term care as the silver wave rises.

Getting the Tax Year Off to a Good Start

The dawn of a new tax year is more than just a date in the calendar.

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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.

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GETTING THE TAX YEAR OFF TO A GOOD START

Insights and Strategies for the New Tax Year

The dawn of a new tax year is more than just a date in the financial calendar. It's an opportunity for individuals and businesses to reassess their financial strategies, making adjustments to optimise their tax situation. With each tax year bringing its nuances through regulatory changes and updated allowances, staying abreast of these shifts is crucial. This article explores the scene of the upcoming tax year, explores regulatory changes, identifies opportunities for tax savings, and outlines strategies to enhance your financial well-being.

UNDERSTANDING THE NEW TAX YEAR'S LANDSCAPE

In the UK, the tax year begins on April 6th, marking a period for taxpayers to ensure their affairs meet the obligations and take advantage of the opportunities ahead. The significance of this timeline cannot be overstated, as it sets the stage for financial planning and decision-making throughout the year. Recent changes to the tax code may include adjustments to tax bands, allowances, and reliefs, each with the potential to impact your financial planning significantly.

For example, any modifications in the personal allowance—the amount

one can earn before paying income tax—could affect your take-home pay and savings strategy. Similarly, changes to the Capital Gains Tax (CGT) thresholds and rates could influence decisions on asset disposal or investment realignment. Awareness and understanding of such changes are foundational in successfully navigating the tax year.

TAX SAVINGS OPPORTUNITIES

The UK tax system is structured to offer various reliefs and exemptions, designed to encourage savings, investments, and charitable giving. Maximising these opportunities can significantly reduce your tax burden. For instance, the Individual Savings Account (ISA) remains a cornerstone for tax-efficient saving, offering a tax-free way to save or invest up to £20,000 per year (as of the last update). Pensions also provide a tax-efficient saving method, with tax relief on contributions based on your income tax band, and the potential for a 25% tax-free lump sum withdrawal upon retirement.

Furthermore, Gift Aid donations to charities not only support worthy causes, but also offer tax relief by extending your basic rate tax band by the amount of the donation. This can be beneficial for

higher-rate taxpayers. Understanding and utilising these and other tax-saving mechanisms can markedly reduce your tax liability and bolster your long-term financial health.

MAXIMISING FINANCIAL HEALTH THROUGH TAX-EFFICIENT STRATEGIES

Tax-efficient strategies encompass a broad spectrum of actions, from selecting the right types of savings accounts to timing the disposal of assets to mitigate CGT. For example, strategically managing your ISA and pension contributions can maximise your returns while minimising tax exposure. Likewise, using your annual CGT allowance to its fullest by realising gains in a structured manner can significantly impact your tax liabilities. CGT allowance stands at £3,000 for the 2024/25 tax year.

Charitable giving, beyond its social good, can be an effective tax strategy. Donations made through Gift Aid allow the charity to reclaim the basic tax rate on your gift, with higher or additional-rate taxpayers able to claim the difference between the basic and their highest tax rates. This not only extends your basic rate band, but also reduces your tax liability.

ADVANCED TAX PLANNING CONSIDERATIONS

Looking beyond the immediate tax year, it's prudent to consider longer-term tax planning aspects, such as inheritance tax (IHT). Effective IHT planning can ensure that your assets are passed on to your loved ones in the most tax-efficient manner possible. Strategies might include making use of gift allowances or setting up trusts.

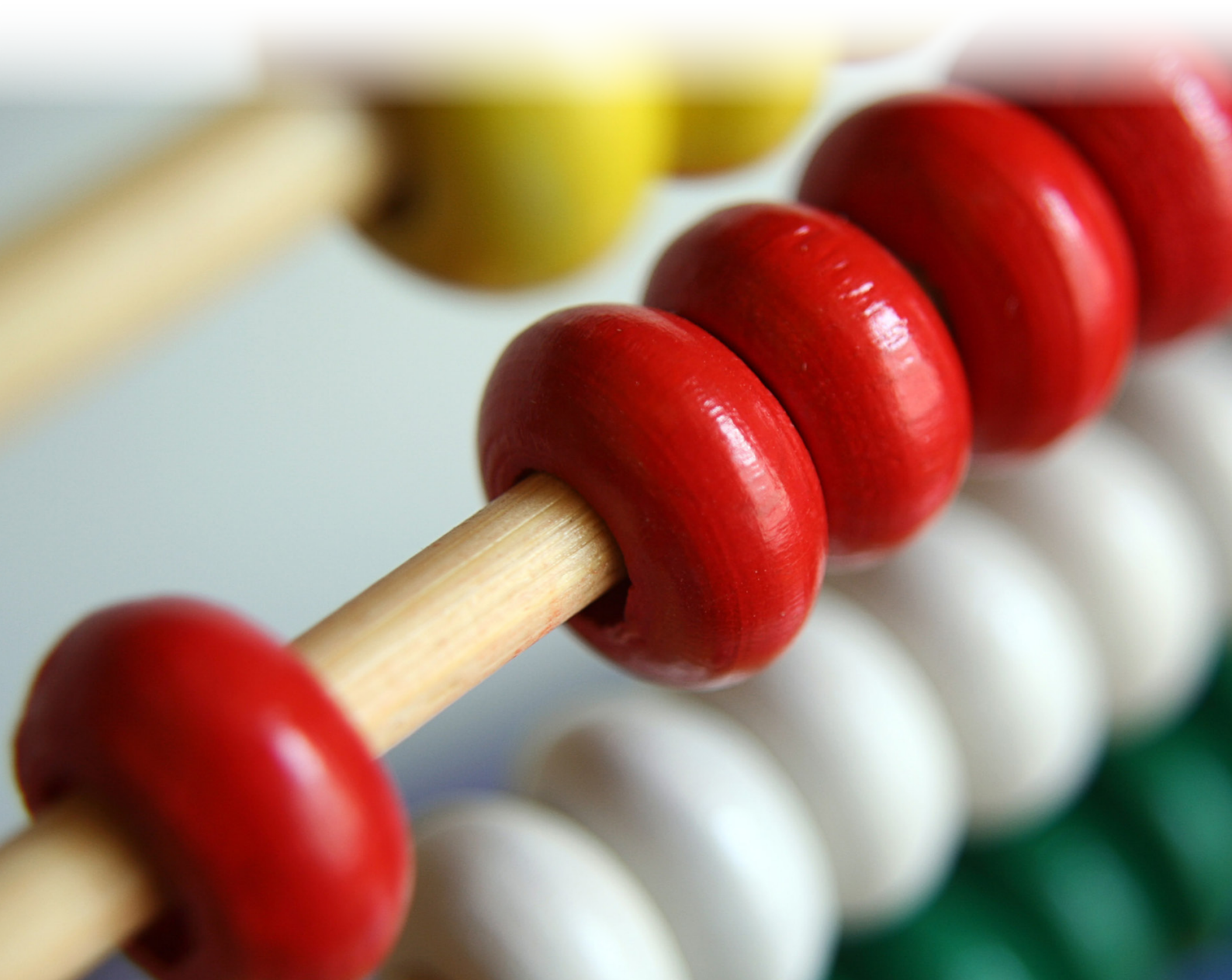
For those with significant investment portfolios, understanding the interplay between CGT and your investments is key. Timing the sale of assets to spread gains across multiple tax years can effectively utilise annual exemptions. Entrepreneurs and small business owners must navigate corporation tax, VAT, and potentially business rates, making tailored advice from tax professionals invaluable.

STEPS TO PREPARE FOR THE TAX YEAR AHEAD

Embarking on the new tax year with a structured approach is essential for maximising your financial health. This includes organising all necessary documents early, being aware of key tax return deadlines, and understanding the documentation

required for claims and deductions. Technology can be a significant ally in this endeavour, with numerous apps and software available to help track expenses, deductions, and deadlines.

Seeking professional advice at the start of the tax year can also be a wise investment, particularly for complex situations or significant changes in your financial circumstances. A reputable financial adviser can offer personalised guidance, ensuring your strategies are both compliant and optimised for your specific situation. The new tax year is an opportunity to reset and refine your financial strategy, ensuring it's aligned with the latest tax regulations and opportunities. By understanding the tax landscape, utilising available savings opportunities, and employing tax-efficient strategies, you can significantly impact your financial well-being. Remember, proactive tax planning is a continuous process, which requires regular review and adjustment to navigate the complexities of the tax system effectively. Here's to a financially healthy and tax-efficient year ahead. Contact us for bespoke advice tailored to your unique situation.





THE PSYCHOLOGY OF INVESTING

Understanding Behavioural Finance

In the world of investing, numbers and charts often dominate the discussion. However, beneath the surface of market analysis and portfolio strategies lies a complex web of human emotions and psychological biases that can significantly impact financial outcomes. This combination of psychology and financial decision-making forms the core of behavioural finance, a subject that seeks to understand why investors often make seemingly irrational decisions that deviate from those predicted by traditional economic theories.

FOUNDATIONS OF BEHAVIORAL FINANCE

Behavioural finance challenges the conventional financial assumption that investors are fully rational, always acting in their best financial interest with perfect self-control. Instead, it integrates insights from psychology to explain why people sometimes make poor financial decisions, influenced by cognitive biases and emotional reactions. These psychological factors can lead investors to make choices that are not in their best interest, affecting their investment performance and financial well-being.

COMMON BIASES IN INVESTMENT DECISIONS

Psychologists have investigated several biases that can influence investment behaviour, each leading to different pitfalls. Some of these include:

Overconfidence Bias: This occurs when investors overestimate their knowledge or ability to predict market movements, leading to riskier investments than might be advisable. Overconfidence can lead to excessive trading, underestimating risks, and overlooking diversification, potentially diminishing returns.

Confirmation Bias: Investors may seek information that supports their existing beliefs or investment choices, while ignoring contrary evidence. This bias can create a feedback loop that reinforces risky decisions or prevents investors from correctly assessing their portfolio's risk.

Loss Aversion: The pain of losing money is psychologically twice as powerful as the pleasure of gaining. As a result, investors might hold onto losing investments for too long, hoping to

recover losses, rather than accepting them and moving on. Alternatively, they might shy away from investments with the potential for higher returns due to fear of loss.

Herd Behaviour: The tendency to follow the crowd can lead to irrational market bubbles and crashes. Investors may feel comforted by the perceived safety of numbers, but herd behaviour can lead to decision-making that is not based on fundamental analysis, potentially resulting in significant financial losses.

THE IMPACT OF EMOTIONS ON INVESTING

Emotions play a crucial role in investment decisions. Fear and greed are powerful drivers that can lead investors to make hasty or ill-considered choices. For instance, the fear of missing out (FOMO) can prompt investors to buy into a rising market without a solid basis for their decision, while greed can drive investors to take on undue risk in the hope of substantial rewards. Recognising the influence of these emotions is the first step towards mitigating their impact on investment strategies.

STRATEGIES TO OVERCOME INVESTMENT BIASES

Overcoming these biases requires a multifaceted approach, emphasising awareness, disciplined investment practices, and occasionally seeking outside perspectives:

Importance of Awareness

Recognising one's susceptibility to biases is crucial. Self-awareness enables investors to identify when they might be acting on bias rather than analysis, providing an opportunity to reassess their decisions.

Diversification

One of the most effective strategies against bias-driven decision-making is diversification. By spreading investments across different asset classes, sectors, and geographies, investors can reduce the impact of any single biased decision on their portfolio performance.

Long-term Planning

Focusing on long-term investment goals rather than reacting to short-term market fluctuations can help investors avoid making decisions based on

momentary fears or excitement. Setting clear, long-term financial objectives and sticking to a plan can mitigate the urge to make impulsive decisions based on market noise.

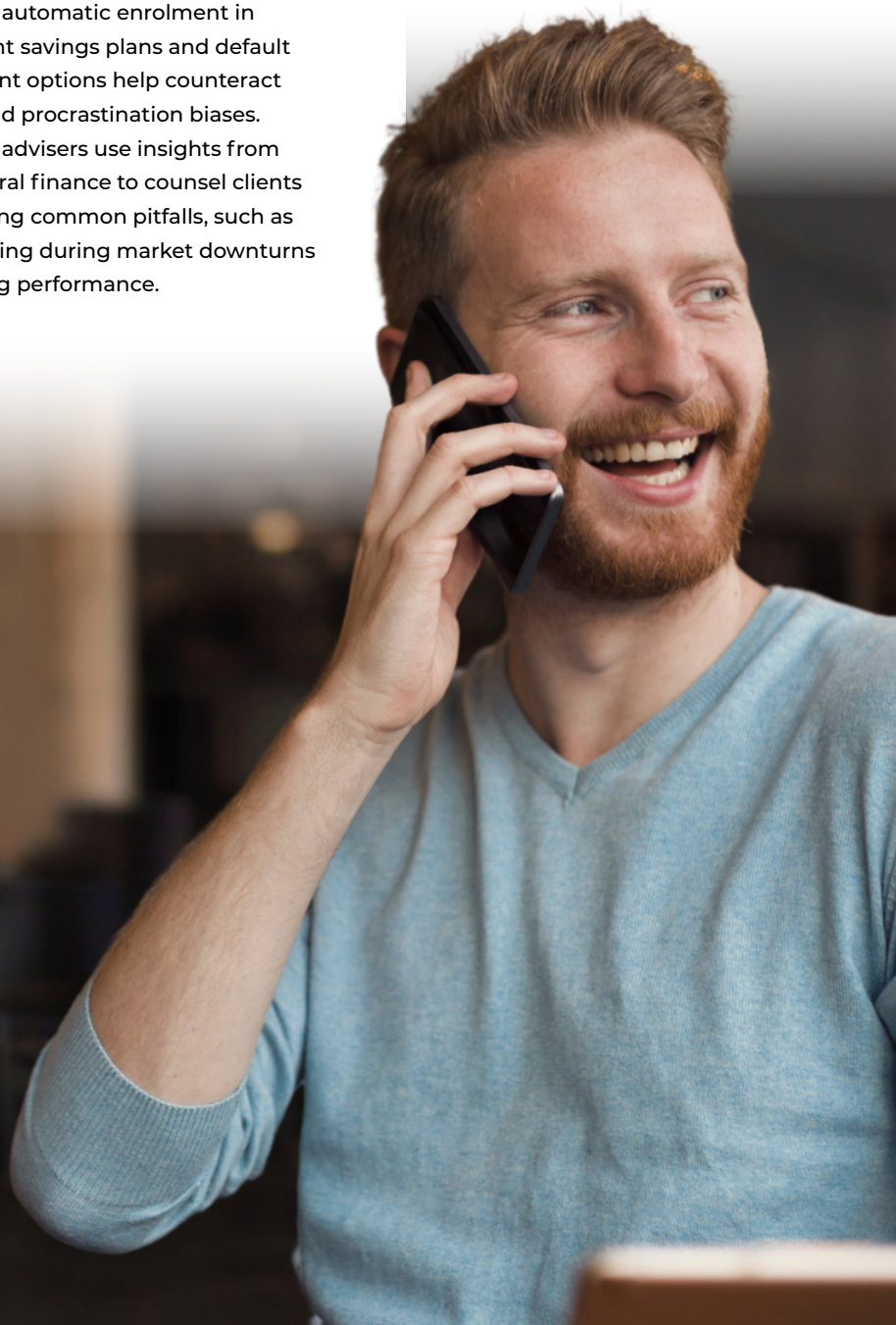
Seeking Professional Advice

Financial advisers can provide an objective viewpoint, helping investors navigate their biases and maintain focus on their financial goals. Professional advice can be particularly valuable in complex financial landscapes or during turbulent market periods.

BEHAVIOURAL FINANCE IN PRACTICE

Behavioural finance's principles are increasingly applied in the investment industry to better serve clients and create investment products that accommodate human biases. For example, automatic enrolment in retirement savings plans and default investment options help counteract inertia and procrastination biases. Financial advisers use insights from behavioural finance to counsel clients on avoiding common pitfalls, such as panic selling during market downturns or chasing performance.

The psychology of investing is a fascinating blend of economics, psychology, and finance that offers invaluable insights into how investors make decisions. By understanding and acknowledging the common biases and emotional factors at play, investors can take proactive steps to mitigate their impact, leading to better financial outcomes. Whether you're a seasoned investor or just starting, applying the principles of behavioural finance can enhance your investment strategy, helping you navigate the complexities of the market with greater confidence and success.



FINANCIAL AWARENESS DAY

APRIL 25TH 2024

Bridging the Knowledge Gap in Personal Finance

Managing your finances can feel complex, but National Financial Awareness Day recognised on April 25th **[1]** is your chance to take control! Imagine the peace of mind that comes with financial security. The ability to manage money effectively equips you with the tools you need to make informed decisions about your financial goals, from a dream vacation to a comfortable retirement. Regardless of your background or current financial situation, National Financial Awareness Day is a reminder that anyone can unlock their financial potential.

THE FINANCIAL KNOWLEDGE GAP IN THE UK

When it comes to financial literacy in the UK, there is a significant gap in the number of individuals equipped to make smart decisions about their finances. A 2022 study by the Money and Pensions Service (MaPS) found that only 22% of UK adults felt confident managing their money **[2]**. This lack of knowledge can have a serious impact on people's financial health.

Financial literacy encompasses many areas of personal finance, including debt management, saving for large goals like buying a home, or even making smart investment choices. However, many people struggle with these tasks due to a lack of financial knowledge. These consequences of financial illiteracy can then have a significant knock-on effect, leading

to difficulty planning for the future, achieving financial security and a comfortable retirement.

A major factor contributing to this knowledge gap is the absence of financial education, particularly for young people. Only 47% of 7-17 year olds receive basic financial education at home or school, leaving millions without the basic skills they need to navigate the financial world **[2]**.

This lack of knowledge translates into poor financial decisions, such as borrowing money and later getting into debt. In May 2022, 12.9 million UK adults had low financial resilience – 1 in 4 (24%) of all UK adults **[3]**. These are people who are in financial difficulty, or who could quickly find themselves in difficulty if they suffer a financial shock, because, for example, they have little to no savings or are heavily burdened by their domestic bills or credit commitments. The impact goes beyond individual finances. A financially stressed population is more vulnerable to economic downturns, like the current cost-of-living crisis.

Financial literacy empowers individuals to make better financial decisions and utilise the resources available to them. With a better understanding, people can start to prepare for challenges by managing debt, building emergency savings, and making calculated financial choices.

TAKING CHARGE WITH FINANCIAL AWARENESS

Financial literacy empowers individuals to confront financial decisions with confidence, and financial awareness begins with several key areas. These include budgeting, saving, managing debt (credit cards, overdrafts, personal loans), investing (ISAs, pensions), and planning for retirement (State Pension, private pensions).

BUILDING YOUR FINANCIAL TOOLKIT

Being financially aware is the foundation, but to empower yourself, you need a toolkit of practical strategies. These should include:

Reflecting on Your Financial History

Understanding your past experiences and recognising patterns in how you deal with financial obligations is crucial. This self-reflection helps you identify what may be holding you back, so you can develop healthier financial habits and utilise available resources.

Recognise Money as a Tool

Start to view money as a tool to achieve your goals and live a fulfilling life, not as a measure of self-worth. Strategically

utilising your money to support your aspirations is the key to success.

Define Your Financial Goals

Set SMART goals (Specific, Measurable, Achievable, Relevant, and Time-bound) that align with your priorities. Having clear objectives keeps you motivated and focused.

Build Healthy Financial Habits

Develop consistent habits like budgeting, saving, and responsible debt management. This lays the groundwork for financial stability and peace of mind. You could do this through methods like allocating a fixed portion of your income to your savings each payday, automating contributions to investment accounts via direct debits, or adopting small changes, such as rounding up spare change.

Avoid Emotional Spending

Curb impulsive purchases by pausing before buying and considering if you really need it in comparison to your main objectives. Prioritise long-term goals over instant gratification.

Fostering Open Communication

Discuss finances openly and

honestly with your partner or family. Transparency builds trust and minimises conflicts when making financial decisions. This will also make it easier to ask for help if you need it.

Embrace Long-Term Thinking

Focus on delayed gratification and prioritise saving and investing for your future goals. Develop patience and discipline in your financial management.

Being aware of your finances equips you with the means to navigate life's surprises with peace of mind and confidence. We hope the advice from this article can be used as a springboard towards building a knowledgeable and secure financial future. Reaching out to a financial adviser can provide valuable guidance and support on your journey to financial success.

SOURCE DATA

[1] - National Finance Awareness Day - Days of the Week

[2] - Money and Pensions Service (MaPS)
- UK Children and Young People's Financial Wellbeing Survey





THE ART OF GIVING

In today's world, financial gifts are becoming an increasingly popular way to support loved ones. This approach goes beyond simply offering a helping hand – it can be a powerful tool for tax planning, fostering deeper connections within families, and leaving a lasting legacy.

BENEFITS OF GIVING FINANCIAL GIFTS

Financial gifts are evolving beyond a simple act of generosity. Let's explore the multifaceted benefits of giving financial gifts during your lifetime.

Tax Efficiency with Proactive Planning

Gifting strategically can be a brilliant tax planning move. By thoughtfully distributing your wealth throughout your life, you have the potential to significantly reduce your Inheritance Tax (IHT) liability. This approach allows you to manage your financial legacy while minimising the tax burden on your loved ones when you're gone.

Immediate Impact that Makes a Difference

Unlike bequests outlined in a will, financial gifts have an immediate and tangible effect on the lives of your loved ones. They can act as a springboard, helping them achieve milestones such as purchasing a home, pursuing higher education, or simply weathering unexpected financial challenges. These timely gifts can make a significant difference in their present circumstances, shaping their future trajectory.

The Joy of Witnessing Growth and Building Stronger Bonds

There's an immeasurable joy that comes from witnessing your loved ones flourish thanks to your generosity. Financial gifts can strengthen family bonds by

demonstrating your unwavering care and support. Knowing that your gifts have a positive impact on their lives creates a lasting sense of fulfilment and deepens your connection with them.

The trend of financial gifts during one's lifetime is undeniable. While traditionally wealth was passed down after death, an increasing number of people are choosing to share their financial resources with family members while they're still alive. A study shows that a staggering six out of ten parents and grandparents are planning to gift money to their families even before their own passing. These early inheritances, averaging around £9,500 per child or grandchild, serve various purposes [1]. They can be used to celebrate special occasions, bridge the gap for educational expenses or everyday needs, and most significantly, to assist recipients in achieving homeownership. In fact, this practice has become so prevalent that the metaphorical "Bank of Mum and Dad" has risen to become one of the UK's largest mortgage lenders, highlighting the significant real-world impact such gifts can have [2].

IMPLICATIONS OF FINANCIAL GIFTS

Tax Considerations

Understanding the tax implications is crucial when it comes to financial gifting. While gifting can be a strategic way to mitigate Inheritance Tax (IHT),

navigating the rules carefully is essential. Key points to consider include the annual tax-free gift allowance, which currently stands at £3,000 per year. Gifts within this limit are generally exempt from IHT. However, caution is advised with larger gifts or those made within seven years of your passing, as such gifts may still be subject to tax. This awareness can help ensure that your generosity aligns with your overall tax planning strategy, allowing you to support your loved ones efficiently and effectively.

Recording and Documentation

Properly documenting your gifts, especially if they are part of a series, is essential for several reasons. Maintaining detailed records ensures that these gifts are excluded from your estate for tax purposes, playing a crucial role in your overall tax planning strategy. Additionally, recording gifts provides transparency for your beneficiaries, which can be particularly valuable in fostering understanding and reducing potential disputes among them. This practice also aids your executors during probate proceedings, making the process smoother by clearly delineating what assets are part of the estate and what has been gifted away. In essence, the act of documenting your financial gifts not only helps in the practical aspects of estate management but also supports the emotional well-being of those you leave behind.

Balancing Your Own Needs

While supporting loved ones through financial gifts is indeed admirable, it's crucial to strike a balance that ensures your own lifestyle and financial security remain intact. One effective way to achieve this balance is by gifting from surplus income rather than capital, which allows you to help others without compromising your own well-being. Additionally, looking ahead and planning for future expenditures, including potential long-term care costs, is vital. Cash flow planning plays a key role in this process, as it helps you make informed decisions about both the amount and timing of your gifts, ensuring that you can support your loved ones while also securing your financial future.

STRATEGIES FOR TAX-EFFICIENT FINANCIAL GIFTS

Understanding the nuances of tax efficiency is crucial when it comes to giving financial gifts. One strategy involves regularly gifting from your surplus income, which can be a tax-efficient approach. However, it's essential to ensure that these gifts do not compromise your lifestyle and financial well-being. Keeping meticulous records is also vital to establish a consistent pattern of gifting, which can further support your tax position. Another option to consider is investing in Junior Individual Savings Accounts (ISAs) for beneficiaries, which offer tax-free growth up to a £9,000 annual contribution limit and are relatively easy to set up. Alternatively, Bare Trusts could be explored for their wider investment options and potential for higher returns, although they come with tax implications and potential legal fees, and provide control

over when and how the assets are used by the beneficiaries. Additionally, leveraging the annual gift allowance of £3,000 per year can further enhance tax efficiency. This allowance can be given to one person or split among several recipients, and any unused portion of this allowance can be carried forward for one additional tax year, offering a strategic way to reduce potential inheritance tax liabilities.

The rise of financial gifting reflects a shift towards empowering loved ones and fostering closer family ties. It's a powerful tool that can achieve multiple goals: reducing your tax burden, supporting your family's dreams, and leaving a lasting impact.

However, navigating the intricacies of financial gifting requires careful planning. To ensure your generosity delivers the intended results, consider seeking guidance from a qualified financial adviser. We're here to help you understand the tax implications and to help create a gifting strategy that aligns with your financial goals and family's needs.

SOURCE DATA

[1] Money Expert - Gifting Money to Children and Grandchildren Explained - 2023

[2] Business Matters - The implications of the bank of Mum & Dad



PLANNING FOR LONG TERM CARE

In the United Kingdom, a demographic shift is reshaping the landscape of retirement planning. The combination of increasing life expectancy and declining birth rates has led to a significant increase in the ageing population, a phenomenon commonly referred to as the “silver wave.” This shift brings to the fore the critical issue of long-term care, an aspect of retirement planning that, while uncomfortable to discuss, is increasingly important to address proactively.

UNDERSTANDING THE “SILVER WAVE”

The “silver wave” phenomenon is characterised by a growing segment of the population reaching old age, a direct result of advancements in healthcare and changes in societal structures. In the UK, this demographic shift is particularly pronounced, with projections suggesting that the number of people aged 65 and over will grow substantially in the coming decades. This ageing population presents unique challenges and considerations for individuals and families, especially regarding long-term care needs.

Long-term care encompasses a range of services and supports to meet personal care needs over an extended period. It's a critical consideration for many as they age, given the likelihood of requiring some form of assistance with daily activities due to chronic illness, disability, or other conditions associated with ageing.

THE FINANCIAL REALITIES OF LONG-TERM CARE

The costs associated with long-term care can be significant and vary widely depending on the type and level of care required. In the UK, options range from in-home care services to full-time residential care homes, each with different cost implications. For instance, residential care homes can cost upwards of £30,000 annually, with more specialised nursing care exceeding £40,000 per year in some cases. These figures underscore the potential financial strain long-term care can have on individuals and their families, making early and thoughtful planning essential.

FUNDING OPTIONS FOR LONG-TERM CARE

Navigating the funding landscape for long-term care requires a comprehensive understanding of both public and private funding mechanisms. The UK offers some government support for long-term care, such as the NHS Continuing Healthcare scheme, which provides funding for the full cost of care for those assessed as having a “primary health need.”

Additionally, local authorities may offer financial assistance based on an individual's needs and financial situation. However, eligibility criteria for these programs are stringent, and not everyone will qualify for government assistance.

Private funding options play a crucial role in long-term care planning. Long-term care insurance policies, while not as prevalent in the UK as in other countries, can provide a dedicated source of funding for care needs. Other options include immediate needs annuities, which are specifically designed to cover the cost of care in exchange for a lump-sum payment, and equity release products, such as reverse mortgages, which allow individuals to access the equity in their homes to fund care.

Personal savings and assets, including pensions, are another critical component of funding long-term care. Given the potential costs, incorporating long-term care expenses into retirement savings goals is advisable. This approach could involve allocating a portion of pension income or savings specifically for future care needs.

INTEGRATING LONG-TERM CARE INTO YOUR FINANCIAL PLAN

Planning for long-term care should ideally start well before the need arises. Starting early allows for a more comprehensive approach, integrating long-term care considerations into the broader retirement planning process. Strategies may include setting aside savings specifically for long-term care, investing in insurance products designed to cover care costs, or exploring estate planning tools to ensure assets are protected and can be used to fund care if needed.

Legal and financial documentation, such as wills, power of attorney, and advance directives, are also crucial elements of long-term care planning. These documents ensure that an individual's wishes are respected, and that they have

appointed trusted individuals to make decisions on their behalf if they are unable to do so.

SEEKING PROFESSIONAL ADVICE

Given the complexities involved in planning for long-term care, seeking professional advice is highly recommended. Financial advisers and legal professionals can offer invaluable guidance, helping individuals and families navigate the options and make informed decisions about funding and care arrangements. When choosing an adviser, it's essential to select someone with experience in long-term care planning and a thorough understanding of the options and resources available.

The demographic changes underway in the UK make planning for long-term care an essential component of

retirement planning. While the topic may be challenging to contemplate, proactive preparation can alleviate the potential financial burden and provide peace of mind for individuals and their families. By understanding the financial realities, exploring funding options, and integrating long-term care into a comprehensive financial plan, it's possible to navigate the "silver wave" with confidence and security.

Planning for long-term care is not just about ensuring financial readiness, but also dignity, comfort, and quality of life in the later years. As the population ages, the importance of this planning cannot be overstated, making it a crucial consideration for anyone looking toward retirement. Get in touch to action your bespoke plan.



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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