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MURRAY ASSET MANAGEMENT

Murray Asset Management is an independent investment management and financial planning firm.

Our business is based on trust, experience and quality of service and we value the long term relationships we establish with our clients, who include private investors, trustees, charities and small pension funds.

In a financial world increasingly dominated by large and often impersonal organisations, we are an established yet relatively small business. This enables us to provide a responsive service where individual requirements are matched with tailor-made independent investment solutions. Our aim throughout the investment process is to manage and grow your wealth over the longer term through active portfolio management.

We also provide advice on all aspects of financial planning, including family protection and saving for retirement.

Financial Planning

A comprehensive review of one's finances can be of great benefit, yet it is something that many people put off.

Such a structured and considered approach to financial planning can not only present tangible financial benefits, but give you peace of mind that you and your dependants will be taken care of in the future, no matter what the circumstances.

Murray Asset Management is an independent investment management and financial planning company based in Edinburgh. Our specialists have a wealth of expertise to provide you with an independent review of your finances and to help remove the burden associated with managing your own financial affairs.

We emphasise a desire to maintain a long-term relationship so that we can cater for your needs during all stages of your life. If more appropriate, however, we can perform a one-off financial review.

It is, generally speaking, most prudent to have your affairs reviewed on an holistic basis, but we can focus on one element of your finances, if you prefer.

The following summarises the areas of financial planning that we can help you with:

Retirement Planning

Throughout our working lives, we need to ensure that sufficient provision is made to maintain our standard of living in retirement. When we do retire, it can be equally important to ensure that we choose the most efficient methods of drawing our benefits.

Our services include the formulation and implementation of a retirement strategy to meet your needs. Specifically, this can involve a review of your pension arrangements and other assets that you may have set aside to fund your retirement.

We will assess what your current level of funding can provide in relation to your objectives, suggest methods to make your retirement funding more efficient and recommend how you should draw your pension benefits in retirement.

Protection

In the event that the worst happens, it is important to ensure that you and your dependants do not also have financial concerns.

Our services consider the financial implications of death, illness and accident and provide advice on how to mitigate the effects of these events.

Specifically, we will consider the 'what if' scenarios for you and, where appropriate, arrange the necessary insurance to help reduce your exposure to financial risk.

Financial Planning

Tax Planning

The UK is renowned for having one of the most complex tax systems in the world, but this should not prevent you from ensuring that your finances are arranged as efficiently as possible.

We have an in-depth understanding of the ever-changing fiscal environment and can use this to provide you with strategies that reduce the impact of tax on your finances, whilst often reducing the administrative burden involved.

Specifically, we will consider the impact of income tax, capital gains tax and inheritance tax on your finances and suggest appropriate methods of mitigating their effect.

Investment Management

You may work hard to earn your money, but it is equally important to ensure that your money works hard for you.

Our services ensure that your money is invested in a prudent manner, while considering your own individual circumstances. Specifically, we consider your investment objectives (e.g. funding for education fees or for your retirement), while bearing in mind your tax position.

Please contact us for further details, or to arrange a meeting.

If you would like any further details on
the services we offer,
please do not hesitate to contact

Ruthven Gemmell or Jamie McLaren

Murray Asset Management

3 Glenfinlas Street

Edinburgh EH3 6AQ

Telephone: 0131 220 8888

Facsimile: 0131 225 7307

Email: info@murrayasset.co.uk

Web: www.murrayasset.co.uk

Authorised and regulated by the Financial Conduct Authority