

Our investment philosophy

Whilst there is a lot of science and evidence behind our investment philosophy and advisory process, we are keen that every client understands our recommendations and how they fit with their own financial objectives.

- £ Investors should understand the reasons for investing and how their portfolio is designed to meet their goals.
- £ Costs are certain and returns are not - so they deserve your attention.
- £ A conversation about risk and its many dimensions is the essential first step when investing.
- £ Tax and access are important.
- £ Investing for the long term is very different than saving for the short term.
- £ Investment success comes from the consistent application of a robust process.
- £ The bulk of the long-term returns come from asset allocation.
- £ Success is often about the things you don't do as much as the things you do.
- £ Diversification using mainstream asset classes may reduce risk without destroying returns.
- £ ALL investments carry risk.

The world of investing can be complex and often not transparent.

We believe in keeping things simple.



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Independent financial advice:
Pensions, investments, tax & protection

Helping you to make the right financial choices and decisions

Arrange a consultation with one of our team

Independent advice that evolves with the times and your needs

We understand how important it is to make the right financial decisions for yourself, your family and your business, and we have built up a solid reputation for delivering the highest possible standard of advice and ongoing service.

We are not tied to any bank, building society or investment house. This means we can provide truly independent financial solutions for you in all aspects of business and personal financial planning matters throughout your life, and beyond

You can find out more about our investment philosophy on mafsltd.co.uk.

Ask your adviser to explain how we build, manage and review each of our clients' investment portfolios and retirement plans.

Tax planning & business angel investment advice is provided by Martin Aitken & Co.
Tax planning advice is NOT authorised or regulated by the FCA.

Retirement planning

Starting out, retiring soon or already retired? Whatever stage of your working life, our pensions advisers will help you to make the right choices and help plan for a stable future.

Defined Contribution Schemes, Personal Pensions, Annuities, Income drawdown, Pre & post retirement options

Investments

Looking to invest for income, capital growth or simply to build up funds for a rainy day? We'll discuss your objectives, attitude to risk, and time horizon, to create the most suitable strategy for you.

Asset Allocation & Diversification, ISAs, Stocks| Shares| Bonds | Gilts, Investment Trusts, Unit Trusts, OEICs, Venture Capital Trusts, Enterprise Investment Schemes, Savings & Deposits, Business Angel Investments

Tax

How much tax is paid from your estate is entirely dependent on you and the choices and plans you make now. We'll advise you on the planning strategies that best suit your goals and circumstances.

Personal Tax, Inheritance Tax & Succession Planning, Family Tax Planning, Business Taxes, Employer Taxes, Directors & Partnership Taxation, Tax Disputes & Appeals, Tax Investigations Protection Insurance

Protection

You can't predict the future, but you can plan for it. Everyone should have sufficient financial protection in place to ensure that things will be taken care of if the unexpected happens.

**Personal: Life Assurance & Critical Illness
Business: Key Person Assurance & Shareholder | Partnership Protection**

Investing your money

Before we provide financial and retirement planning advice, we ask all of our clients to complete a confidential client questionnaire.

This ensures that your MAFS adviser has a complete understanding of all your circumstances, needs and financial objectives.

Assessing risk

Everyone can have a different attitude to risk and this attitude can change depending on your circumstances.

Your MAFS adviser will go through a risk assessment with you, that forms the basis of a discussion on the varying levels of risk you may be exposed to depending on your investment/retirement plan.

Regular reviews

To ensure your finances remain on track, we can cater for any changes in your circumstances, needs and objectives as we offer a regular service review service at your convenience.

This will give you the peace of mind that any changes in circumstances, appetite for risk, needs and objectives can be identified and addressed.

Holistic advice

Providing a holistic financial planning service means we will not necessarily focus on one specific area of your financial circumstances unless of course, you request us to do so.

We will consider all of your requirements and make recommendations which are bespoke and tailored to you.

Find out more at mafsltd.co.uk

Check our website for further information on how we invest your money, our financial advisory process, the confidential client questionnaires we will ask you to complete, and how we assess risk in the context of your financial objectives and circumstances.