Murray Asset Management

Investment Management & Financial Planning

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Introduction

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 dominated by change and large 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 investment solutions. Our investment professionals are involved in every aspect of the investment process, from stock selection to asset allocation.

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

"Our clients' aims are paramount and we combine a professional approach with innovative advice."

Investment Management

Your Interests

With over 100 years' experience in managing the wealth of private individuals and families, our investment management service puts the interests of our clients first, taking account of their attitude towards risk, tax status, income requirements, future needs and preference for social and ethical investments.

We also specialise in meeting the needs and responsibilities of charities, pension funds, trustees and executors. We provide advice tailored to meet their particular requirements, taking account of special tax considerations and, where appropriate, balancing the interests of the income and capital beneficiaries.

Although we provide continuing advice for the majority of our clients, we can also advise on how to invest an inheritance or lump sum, or how to raise cash from investments whilst minimising tax liabilities.

Your Portfolio

When you become a client, you will meet with one of our investment professionals to discuss your circumstances and objectives. Our investment team will then suggest a suitable investment strategy that meets your requirements.

The aim of the strategy is to optimise the return from your portfolio in a manner which is consistent with your objectives and attitude to risk. Asset allocation is reviewed regularly to set the direction of your portfolio over the longer term and we will keep you informed about the performance of your portfolio through a six monthly report and valuation.

Your Investments

As a client, your portfolio will be managed by an investment manger, backed by our investment team, a well defined investment process and excellent links to the wider investment community.

The investment team comprises of individuals with a wealth of experience and expertise, and a clear focus on fulfilling your investment objectives.

Our aim throughout the investment process is to preserve, manage and grow your wealth over the long term

Active portfolio management

Six monthly reports and valuations

Arranging purchases and sales

Acting on rights issues, take-overs and other entitlements

Providing administration services

Making use of tax exemptions and allowances

Investment Management

Our Service

Our investment management service is flexible and can be tailored to suit specific requirements.

Our main focus is on discretionary investment management, which is a fully comprehensive service. It relieves the burden of running an investment portfolio, selecting shares, arranging transactions, monitoring Capital Gains Tax positions and handling all the associated paperwork and administration.

The service includes custody, administration and registration of investments in our nominee companies. A specifically tailored investment policy is agreed at the outset and reviewed in consultation at regular intervals.

"Designed to provide you with confidence and reassurance that your portfolio is being managed to achieve your investment objectives."

Financial Planning

To complement our investment management service, we provide financial planning advice which can help to remove the time and expense of co-ordinating different advisers when trying to manage your personal finances.

There are enormous benefits to be gained from carrying out a comprehensive and holistic review of your finances and a considered approach to financial planning can give you peace of mind for the future.

Our services include:

Saving for Retirement

The erosion of the state pension at retirement has made it more important than ever to make a determined effort to save for retirement. Pensions remain an attractive form of investment due to the tax relief given and we offer advice on all aspects of pension planning.

Family Protection

We advise on a wide range of financial products to provide for all aspects of family protection. These include life assurance to provide for a lump sum on death, critical illness cover and income protection cover to ensure that you receive an income during any long term disability caused by illness or accident.

Financial Planning for Education

You may wish to consider saving to meet future education costs. We have three general approaches to the funding of fees or financial support; capital schemes, funding from income schemes or specialist borrowing schemes.

"Our independence enables us to select the right combination of products and services to meet your financial needs."

Our aim is to offer a comprehensive service with regard to all aspects of your financial future

Contact Us

If you would like further information about Murray Asset Management, please contact Ruthven Gemmell or Simon Lloyd.

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