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Is it time to review your financial situation?
Could there be a better time to review your overall financial position and future planning?

- Pensions:** Do you have several pensions that may work harder for you?
Are they going to give you the retirement you are looking for?
- Investments:** Stock Market movement can impact on investments.
Are there new opportunities you could consider?
- Mortgage:** Should you review the cost of your borrowing? Have you considered long term fixed rates? Many new offers and deals are available on the market.
- Protection:** When did you last review your personal and family protection?
Have your circumstances altered since you took out policies?
- Speak to someone who can give professional advice on all of your financial requirements.

A pension is a long-term investment. The fund value may fluctuate and can go down. Your eventual income may depend on the size of the fund at retirement, future interest rates, and tax legislation.

The value of investments and income from them may go down. You may not get back the original amount invested.

A mortgage is a loan secured against your home. Your home may be repossessed if you do not keep up the repayments on your mortgage or any other debt secured on it.