

"WHEN TIMES ARE CHANGING, YOU NEED FINANCIAL SUPPORT AND PROTECTION YOU CAN RELY ON. WE'RE HERE TO HELP."

"Being confined at home doesn't have to mean feeling trapped financially. If you're worried about what the future may hold, it's time to take control. A no-obligation financial health check could get you on track for a stronger, more confident financial future."

*N. Crosbie*

Nicola Crosbie, Director, Moran Wealth Management



**IF YOU, OR SOMEONE YOU KNOW, WOULD BENEFIT FROM OUR EXPERT FINANCIAL ADVICE DURING THESE UNPRECEDENTED TIMES, WE'D LOVE TO HELP.**

Whilst travel is restricted, we're available to meet as usual by phone or video call. Whether you're new to remote meetings or you're a regular Skype or Zoom user, we have the systems & experience to make it easy to keep in touch.

**NICOLA CROSBIE** FPFS MSC  
Director, Moran Wealth Management  
Chartered Financial Adviser  
Society of Later Life Adviser

PARTNER PRACTICE OF

  
**ST. JAMES'S PLACE**  
WEALTH MANAGEMENT



## MORE THAN WEALTH MANAGEMENT

From **risk protection** to **managing cash and borrowings** or **building and preserving wealth**, we have the right experience and insight to guide you through whatever financial situation you may be facing. What's more, our commitment to five-star client service comes as standard: it's at the heart of what we do.

- Complete financial management service
- Take control of your pension planning
- Coaching and goal setting
- Intelligent forward planning
- Help when you need it most
- Easy-to-absorb financial reporting
- 24 hour online account access

The value of an investment with St. James's Place will be directly linked to the performance of the funds you select and the value can therefore go down as well as up. You may get back less than you invested.

"NICOLA PRESENTS A PROFESSIONAL, YET WARM AND FRIENDLY APPROACH WITH HER FINANCIAL ADVICE. SHE HAS SHOWN A GENUINE INTEREST IN MY LIFE, OF WHICH THAT INFORMATION HAS ALLOWED HER TO PROVIDE AND RECOMMEND APPROPRIATE ADVICE FOR BOTH MY LIFESTYLE NOW AND IN THE FUTURE."

K. Valentine, Carer

"NICOLA HAS TAKEN THE TIME TO UNDERSTAND OUR FINANCIAL NEEDS AND TAILORS HER ADVICE ACCORDINGLY. SHE GIVES GREAT ADVICE AND I WOULD NOT HESITATE IN RECOMMENDING HER." Gillian McCulloch, Gourrock

Contact us today to arrange your review or no-obligation consultation  
[moranwealthmanagement.co.uk](http://moranwealthmanagement.co.uk)