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# Save smart and make your existing money grow

5 tips to help you be more confident about your financial future

1. Always have some money that you can access easily and quickly for emergencies before looking to invest for the longer term. It's reassuring to know you've got money set aside to cover your rent, mortgage, food and utilities for a number of months.

2. Avoid the risk of your savings losing real value. Regularly check the interest rate you're getting to see if you can do better and beat inflation.

3. Once you've built up enough cash, consider investing to build up savings for the longer term. One tax-savvy option is a Stocks & Shares Individual Savings Account (ISA). The annual ISA tax-efficient allowance is currently £15,240 in the 2015/16 tax year. In the UK, hundreds of people are reported to have amassed ISA funds in excess of the magic million, by squirrelling away the full limit each tax year since the early 1990s.

4. Don't delay. The earlier you start investing for your future, the more chance your money has to grow.

5. Don't miss out on free money. If you're employed, chances are you've been auto-enrolled in a company pension, with employer contributions and generous tax benefits from the Government, so take advantage of this. If not, take advantage of a personal pension – don't leave it to chance.

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## DO YOU NEED TO DO SOMETHING ABOUT IT TODAY?

To afford the lifestyle you want, you need to do something about it today. It's never too early to start saving and investing in order to protect your future. To find out more about how we can help you plan, please contact us for a full review of your particular situation.

