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TAYLOR & TAYLOR
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The Independent Financial Advisors



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With August now upon us, the new academic year is just around the corner, so here's hoping for one last period of sustained sunshine before the wind and rain of autumn set in!

We hope this information will help you to feel more up to date and informed with what's going on in the financial world and here at Taylor & Taylor Associates.

Warmest regards

Taylor & Taylor Associates



MONTHLY NEWS, VIEWS AND UPDATES

August market commentary

With the global economy in such a fragile state, one would think that politicians would be working together to find solutions. In the US, it seems that the politicians have been more concerned about getting one over on each other than ensuring the world's largest economy avoids defaulting on its debt obligations.



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NEST will have implications for everyone

Large numbers of people in the UK, especially in the private sector, are not setting aside enough money for their retirement. This is not a new problem and Governments down the years have introduced various initiatives to try and solve it. None of them have been successful and so the present administration is introducing NEST (National Employee Savings Trust) from 2012.



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Retirement income worries and lump sum regrets

According to research by the Prudential exploring the retirement reality for pensioners in 2011, findings reveal that the majority took a tax-free lump sum from their pension fund when they retired.



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A long-term future of ageing and austerity?

The latest Office of Budget Responsibility (OBR) Fiscal Sustainability Report considers whether the UK public finances are sustainable beyond the medium term. The projections suggest that public finances are likely to come under pressure over the longer term, primarily as a result of an ageing population.



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MONTHLY ECONOMIC UPDATES

Good points

Greece as expected received another life line from the EU to help maintain debt repayments and economic stability. This helped stock markets rally from their lows. Corporate earnings have continued to improve and with approx 80% of earnings posted better than estimated results, this paints a positive picture. However there is some concern over how much relates to business improvement and how much to aggressive cost cutting.

Not so good points

This market needs something to worry about at the moment. Just as attention was focused on the Greek bail out equities rebounded strongly, but now the markets worry about the pantomime in Washington over the US debt ceiling and future cut back proposals. We expect this will be agreed in the final hour and markets will rally strongly on the back of this unity. In the meantime, investment markets will remain choppy!

AND FINALLY

With summer upon us, now's the time to enjoy some of those outdoor activities you've been missing out on. We think you'll agree that being a dog needn't be a barrier to enjoying a stimulating recreational activity, and so we're sure you'll love this clip of Tillman, who has taken advantage of the glorious California sunshine to pursue his interest in skateboarding...

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