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TAYLOR & TAYLOR
ASSOCIATES LIMITED

The Independent Financial Advisors



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Each month we will keep you informed of developments within the financial services industry and Taylor & Taylor Associates.

This month we were delighted to be the charity sponsor for *Cots for Tots* where we helped raise £3,470.40 for this very worthwhile cause through a charity golf day at Costessey Park. Our sincere thanks go out to Chris and Barry who organised and planned the day to great effect...although it didn't help Russell and Alan Taylor stay out of the woods on the day!

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

Warmest regards

Taylor & Taylor Associates



MONTHLY NEWS, VIEWS AND UPDATES

May market commentary

Continuing economic uncertainty across the globe is weighing heavily on investors and policy makers alike. We seem to be a long way from a full recovery with many regional economies feeling the pressure of the global squeeze coupled with their own domestic challenges. Whether it be the risk of the bubble bursting in South East Asia, sovereign debt problems across the eurozone or Middle East unrest, there remains plenty of uncertainty on the road to recovery.



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Optimising the return risk trade off

The risk-return trade-off is a concept that every investor should be familiar with. Stated simply, it means that to gain a higher potential return on an investment, you have to accept more risk.



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Junior ISA plans revealed

On 31 March 2011, the Financial Secretary to the Treasury, Mark Hoban MP, published draft regulations detailing the Government's new tax-free children's savings accounts entitled 'Junior ISAs'. It is expected that 6 million children will be eligible for the ISAs when they launch, with a further 800,000 becoming eligible during each of the following years.



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Seniors can work longer as DRA is finally retired

As we live for longer, the concept of retirement is changing. The traditional idea of a life of leisure for the over-65s is becoming less common. Instead, many continue to work, both to keep their mind active and to provide income in a period that can now potentially last a third of a lifetime



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MONTHLY ECONOMIC UPDATES

Good points

Commodities have continued their upward momentum which has also helped the equity markets rally higher in the month. The US equity markets in particular have managed to shrug off the Standard & Poors downgrade and continue to rally higher which is potentially a sign that there is considerable strength within the equity markets, it has broken through previous levels to its highest close in over 3 years!

Not so good points

The broad base rally in commodities will not be good for inflation, and inflation brings interest raised and monetary tightening and is not always good for equity markets. We are therefore concerned that the recovery in equity markets is more to do with good corporate figures and less to do with a sustained global recovery, one cannot continue without the other...

AND FINALLY

That's maybe enough on pensions and investments for this month and we hope the topics have been of interest to you.

On a lighter, completely unrelated note, whether you're a lover or loather of football, this bizarre goal celebration from Icelandic side Stjarnan FC is sure to raise a smile...

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TAYLOR & TAYLOR
ASSOCIATES LIMITED

The Independent Financial Advisors

www.taylorandtaylorassociates.co.uk
T: 01603 783200

Financial House, Tilia Business Park Hoveton, Norfolk NR12 8QN