

I have cash, shall I invest.

CONSIDER OBJECTIVE.

- › Objective in this case, buy a property.
- › Then save for deposit, could be business saver or personal ISA either cash or stocks/shares and get reasonable interest rate.
- › Pension locked up until 55 so doesn't help with deposit.
- › Possible to catch up with pension at a later stage once property purchase sorted.
- › Also applies to upgrading from house one to house two.
- › Children's ISA's good rate but again locked up until kids 18.

Specific advice is also needed on cash/investment strategy and how this intertwines with tax savings and objectives.