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**2025 Gem FS Ltd Newsletter**

The start of a new year presents a great opportunity to set out your goals and aspirations for the coming 12 months. For others, it can also mean new beginnings, new challenges or simply a fresh start.

No matter your mindset for 2025, now is a great time to review your financial goals and plans for the year ahead. Whether it’s finally getting onto the property ladder, safeguarding your family’s health and financial wellbeing, or thinking about plans for retirement, the right advice can help you on the path to identifying new opportunities and achieving your goals.

Our website is a great resource for you to access useful information and tips, as well as tools and calculators that you can use. If you haven't checked it out yet, please visit **www.gemfsltd.co.uk** and see what we have to offer.

We’re also excited to welcome Michelle Bentham to the Gem team! Michelle joined us in September as our new Office Manager. If you haven't already had the pleasure of meeting her, she’ll be providing valuable support to the team and ensuring the smooth operation of our office.

In other news Donald Trump returned to the White House:

Donald Trump returns to the White House, after a hotly contested election. Trump becomes the first Republican candidate to win the popular vote since 2004 and will become the 47th President of the United States.

KEY HIGHLIGHTS

* Trump’s large victory has given him a strong mandate to pursue policy changes in a whole range of areas such as trade, immigration and spending.
* The US stock market has reacted positively to the news, particularly smaller companies.
* US bonds have reacted more negatively to the news as Trump’s policies have the potential to be inflationary, which is bad for bond prices.
* Looking forward, questions will likely be raised on the continued pace and magnitude of interest rate cuts should the economy see rising inflation or significant growth because of new policies

If you or any of your friends and family need any financial advice or assistance, please contact us and we will be happy to help.

We hope to see or talk to you soon in 2025.