

How financial advice adds more value to your life than you may realise

Traditionally, the value of financial advice has been measured by monetary results of investment performance and returns. Today, the cost of living crisis is causing many to re-evaluate the benefits of financial advice.

These days, financial planning is about more than simply looking after your money and protecting your wealth. As well as helping you see results in pounds and pence growth, we can also help ensure you are prepared to meet the challenges you may face in life.

Used as a trusted and impartial sounding board, we can help by:

- Encouraging you to recognise your goals and establish a clear financial road map to help you attain them
- Providing you with someone to listen to you and to help you to arrive at the right financial outcomes – taking an objective view and a way forward
- Managing your investments to maximise returns, while controlling risk, and reducing potential tax charges
- Preparing you to deal with unpredictable outcomes you may not have considered, such as premature death, being diagnosed with critical illness or other unexpected life events that change income, savings, or retirement dates that could have a detrimental impact on your desired lifestyle
- Offering emotional support and guidance to provide peace of mind

And the value of financial planning doesn't stop there.





Financial advice is more than just your money; it covers every aspect of your life

A great financial adviser can serve as an objective ear and help you to prioritise your future spending, helping you to deploy the money that you have in a more meaningful way. Longevity and the ability to live your best life are inherent to great financial advice. So, helping you to understand how a healthier lifestyle can help you to achieve your goals is another important aspect of our role.

With a wealth of knowledge about healthy choices now available, small changes can improve your quality of life and help you live longer and in better health. The ripple effect of living a good life means adjusting your plan to ensure you have enough money to last for a comfortable future.

The unseen value of free support services you can access

If something unexpected were to happen, insurance products and policies can provide valuable peace of mind to you and your family. This could include being too sick to work, suffering a life-threatening illness, or death.

In addition, insurance products often also include a wide range of practical and emotional support services. Many of these additional benefits are available at no extra cost and can be used by your family members too. These extra benefits are usually available as soon as your policy starts and remain open to you and your family until the policy ends. This kind of added value is automatically built into your insurance policies but can often be forgotten about or overlooked.

Get in touch

If you're worried about the rising cost of living and want to reap the financial and emotional benefits that speaking to a financial planner can bring, we're here to help. **Please get in touch to arrange a time to chat.**

Although the type of complementary services will depend on both the policy and the insurance provider, they tend to be fairly similar and could include:

- Medical related services
 - 24/7 access to a doctor through a virtual consultation
 - An expert second medical opinion on your diagnosis
 - Private prescription services
 - Medical care while abroad
- Counselling services
 - Mental health and other support services – usually remote and without a long wait
 - Physical rehabilitation
 - Support to help you get back to work
- Preventative services
 - Nutritional support
 - Health checks

Structuring a sustainable income

Trust is one of the primary drivers of a successful client/adviser relationship. We proactively monitor your needs and investment portfolios. This means we're well-positioned and able to recognise when changes are needed. Knowing that life can get in the way of even the best-laid plans, we have annual review meetings to help you stay on track. These regular reviews will help make sure your actions and investments remain aligned with your goals. Shockingly, the Financial Conduct Authority (FCA) revealed that only 8% of the population use a financial planner.

At your review, we'll often use cashflow planning tools to explore the financial impact of various scenarios. This helps ensure that you've thought about all aspects of your financial future, including inflation, so that whatever the future holds, you can be better prepared for whatever life might have in store for you.

The value of investments and any income from them can fall as well as rise and you may not get back the original amount invested.