



Money Matters with Les Conway

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Lifestyle Financial Planning - What's it all about?

I've been feeling rather philosophical since the turn of the year. And that's led me to mull over some of life's big questions:-

- Why are we here?
- What's the meaning of life?
- And the all important one for a lifelong fan like me - when will West Ham United ever have a decent team again?

Seriously though, a question I've given more thought time than most to recently is what does lifestyle financial planning really mean to people?

At first glance it could seem it's all about money and its management. But although I've been saying this for years, it's time to really bring home that it's not really about the money, it's what we do with it and how it works for us that counts.

It's the feeling someone gets when they realise they have enough money to retire comfortably. And the sense of knowing that their family will be looked after financially when they're not around.

Or it could just be taking that blind leap of faith with confidence when trying something new and knowing we have a financial safety net in place.

Think of it this way. When we buy an appliance from John Lewis we're buying more than, let's say a dishwasher,



for example. We could almost certainly get it cheaper elsewhere. But when we buy from a trusted retailer like John Lewis, we're buying the reassurance of knowing should something go wrong, we'll be dealing with a company built on customer service and care.

It's the same with insurance cover. It's not about the intricacies of the policy or the add-on benefits included, it's that sense of knowing that we and/or our property will be protected should something unexpected happen. We're buying peace of mind.

Well thought through lifestyle financial planning offers far more than money management. It provides a sense of security, opportunity and a feeling of being in control in an unpredictable world.

And I think that it's one of the best moves a person can make.

Thanks for reading.

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