



Money Matters with Les Conway

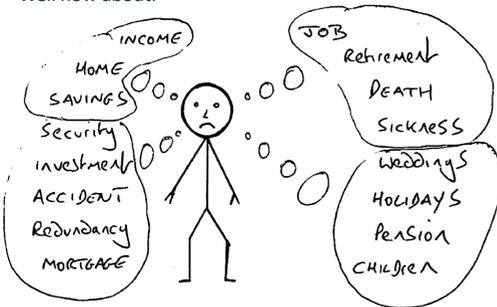
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What on Earth do you have to worry about?

In this follow-on article, explaining as to what lifestyle financial planning is, I'm focussing on the many things we have to think about as our life cycles unfold.

Just imagine there's you contemplating life one day and feeling that everything's going well. What on earth do you have to worry about?

Well how about:



These are just some the things that go through the minds of most people. In many cases, some of these are capable of causing real stress and worry.

As you can see, they're not all bad things. Indeed, when life is going well and even when good news arrives, it can give us just as much to think and worry about (i.e.

a successful business, a new job or an unexpected windfall), where it might be that we have to make some key decisions and important choices.

When people decide to engage in the lifestyle financial planning process, the first and most important task is to 'invest' into what I call the Discovery meeting. In this meeting, we spend an immense amount of time drilling down to where the individuals are, what they currently have, where they want to end up and just as importantly understand as to why that's important to them.

This then becomes the central theme focused on throughout the relationship. Checking in and making sure that life is functioning as efficiently as possible, whilst allowing for and countering the many distractions that we all face.

There are many ways to illustrate this and various styles of questioning that financial planners use. But the emphasis and focus always remains the same. To really get to the route of what makes an individual tick.

The point being to help people understand as much about themselves as we need to as the financial planner. It is their life we're focusing on after all.

Thanks for reading.

Investments can fall as well as rise and you might get back less than you invested.

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