



Money Matters with Les Conway

Founder/Director/Financial Planner at Essentially Financial

Facing our infallibility

For many people, talking or even thinking about money can be difficult. It presents all sorts of issues and emotions and can even cause embarrassment.

It can be exhilarating, not least if we've been lucky enough to win something on the lottery.

Sometimes though, it can make us protective. Other situations might make us defensive, suspicious or nervous.

Ultimately it causes us stress.

Let's face it, life is not a rehearsal. And quite often for some, life is sadly all too short.

This is an extraordinary time, with concerns around health, an environment of rock-bottom interest rates, stock market volatility and economic uncertainty.

On so many occasions whether it be socially or professionally, I hear these familiar words:

- What could possibly go wrong?
- I'm OK as it won't happen to me
- I'll sort it tomorrow.

Getting organised is one of the best things we can do for ourselves and our families. Although daunting at first and it being a chore, once done, it becomes liberating.

Even agreeing with your family or those that are close to you as to where you keep basic information, your bank account details, savings and investments policies, utility

Item	Account/Policy Number	Provider	Where Found
Personal Bank Account (Joint)	xxxxxxxx	First Direct	Online
Personal Bank Account (LSC)	xxxxxxxx	First Direct	Online
ISA (LSC)	xxxxxxxx	First Direct	Online
Savings Account (LSC)	xxxxxxxx	First Direct	Online
Personal Bank Account (CUC)	xxxxxxxx	Santander	Online
Personal Bank Account (CUC)	xxxxxxxx	Santander	Online
ISA (CUC)	xxxxxxxx	Santander	Online
Savings Account (Joint)	xxxxxxxx	Nationwide	Online
Mortgage (Joint)	xxxxxxxx	Metro Bank	Details kept in the Home Filing Cabinet
Credit Card (LSC)	xxxxxxxx	Barclays	Online
Credit Card (LSC)	xxxxxxxx	Capital One	Online
Credit Card (LSC)	xxxxxxxx	Nationwide	Online
Credit Card (LSC)	xxxxxxxx	Santander	Online
Credit Card (LSC)	xxxxxxxx	Virgin Money	Online
Credit Card (CUC)	xxxxxxxx	Santander	Online
Pension (Joint)	xxxxxxxx	Nucleus	Online
Pension (LSC)	xxxxxxxx	Nucleus	Online
Pension (CUC)	xxxxxxxx	Nucleus	Online
Life Assurance (LSC)	xxxxxxxx	Liv	Details kept in the Home Filing Cabinet
Life Assurance (CUC)	xxxxxxxx	Liv	Details kept in the Home Filing Cabinet
Wills & Trusts (Joint)	xxxxxxxx	Solus	Details kept in the Home Filing Cabinet
Private Medical Insurance (Joint)	xxxxxxxx	Saga/AXA PPP Healthcare	Details kept in the Home Filing Cabinet
Business Contracts (LSC)	xxxxxxxx	Bovik	On Phone
Business Contracts (LSC)	xxxxxxxx	Accountant	On Phone
Business Savings Account (LSC)	xxxxxxxx	NatWest	Online
Business Current Account (LSC)	xxxxxxxx	Capital On Tap	Online
Business Life Assurance (LSC)	xxxxxxxx	Vitality Life	Details kept in the Home Filing Cabinet
Passwords (LSC)	N/A	Various	On iPhone & Dropbox
Passwords (CUC)	N/A	Various	On iPhone

bills or even your Facebook log in can help when it might be most needed.

There are other vitally important things I'll be touching on as we progress, such as:

- The importance of ensuring the things we own and our money goes to who we want it to, when we want it to in what's known as bloodline protection
- How to function if we're not dead, just 'partly dead' by setting up lasting powers of attorney.

Initially though, we've got to get ourselves organised.

So if you want to receive a master copy of my Document & Password Organiser (where a précised version of mine is above), email les@essentiallyfinancial.co.uk and I will send by reply and help to start getting you organised.

Most importantly, let's not leave things to chance.

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

Need to find out more? Sign up to my FREE blog where I share insights on financial news, planning strategies and how to make your money last as long as you do. Just visit essentiallyfinancial.co.uk/blog

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planning for life



Bishops Walk House,
19-23 High Street, Pinner,
Middlesex HA5 5PJ

Telephone – **020 3137 5398**

Email – **admin@essentiallyfinancial.co.uk**

Website – **www.essentiallyfinancial.co.uk**

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