



# Money Matters with Les Conway

Founder/Director/Financial Planner at Essentially Financial

## The time is right

Quite often, I have people make contact wanting to engage in an initial meeting, but who are not ready for what ultimately is lifestyle financial planning.

Typically, although they've grasped what it is and are aware that they'll need to, opening up can be quite challenging. More so, when realise that they'll need to open up to themselves.

Moving into a particular phase of the life cycle or having a specific event occur, tends to make the timing more relevant. But even then, the process of going deep to understand what we want can be daunting. Often, because we don't believe it to be achievable. Not least as it's something we've not experienced before, have any evidence of or can reflect on.

For some, the physical practicalities of walking on the moon or sailing the world single-handed might be a bit prohibitive. But that doesn't mean that with a bit of focus, coaching, direction and guidance, retiring early or helping our families to build their lives isn't doable.

What we first need is the confidence in being prepared to make that initial step. Yes, it can be as I often say a blind leap of faith. To an extent, we're walking into the unknown and don't know what to expect. But once we've taken that first step and followed through with more, the confidence and understanding builds.



It's a pleasure to see, where the various checkpoints encourage people to ask more and more questions. Proving that we're starting to achieve what we set out to, by making the whole process far more intuitive, rather than just looking at bank balances and policy values which on their own, can be meaningless.

As I've said before, although the money is important, it's what we do with it that counts.

Thanks for reading.

**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](https://essentiallyfinancial.co.uk/blog)**

**essentiallyfinancial**  
*planning for life*



3 Ladbrook Close,  
Pinner, Middlesex,  
HA5 5LB

Telephone – **020 3137 5398**

Email – **[admin@essentiallyfinancial.co.uk](mailto:admin@essentiallyfinancial.co.uk)**

Website – **[www.essentiallyfinancial.co.uk](https://www.essentiallyfinancial.co.uk)**

Essentially Financial Limited is an appointed representative of Flying Colours Finance Limited, which is authorised and regulated by the Financial Conduct Authority.