



Money Matters with Les Conway

Founder/Director/Financial Planner at Essentially Financial

A life centred approach

The purpose of adopting a life centred approach to financial lifestyle planning, is to help people achieve their best life possible with the money they have, along with that which they expect to accumulate over time.

When taking a journey, we plot our route and work out how we're going to get from A to B, not just by knowing where B is, but by having clarity in when we want to reach our destination. What we can't know is when and where we're going to hit congestion, nor can we know how we're going to navigate around it – if we do manage to at all.

By working in partnership and by putting a client's life at the centre of our conversations, time is taken to understand them, their background and their philosophies, along with their needs and objectives, so that we can help put their money to good use.

In so doing, we strive to provide people with a better return on life and not just a better return on their investments.

In the first instance, we explore thoroughly to understand their situation, providing the resources to help with the decision making whilst explaining the pros and cons of each.

We also guide people on how to get their financial house in order and help keep it that way, whilst providing for their lifetime income and expenditure needs.

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

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The journey from A to B

Where we are (A) and where we want to get to (B)



Establishing what and when B is

B is the goal you want financial planning to achieve and when you want to achieve it by.



Taking Alternative Routes

Having back up plans in place if the road to B gets bumpy.



Making sure everything is working correctly

Once the plan is in operation we regularly review it to ensure we are on the right route and working towards the client's objectives.

By creating accountability, the process follows through on these commitments by showing the steps to take to regularly review progress.

Just as importantly, there's the need to provide insight to help people avoid emotionally driven decisions in important money matters. It's often the case that we consult at key moments of decision making, undertaking the research to ensure people have all the necessary information.

Anticipating life transitions and being financially prepared for them is paramount. This can be done by regularly assessing what's coming and creating the action plan to address and manage these transitions ahead of time.

Remember, although the money is important, it's what we do with it that counts.

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planning for life



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