



## Great Planning Outcomes

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What will a comprehensive financial plan do for you and your family?

One, some or all of these:

1. If a breadwinner dies your family will not be fatally compromised: They will be able to stay in their home, plans to help your children will remain on track, business interests can continue and assets will not have to be sold in a fire sale.
2. The same goes in the event of disability or long-term illness.
3. The children and/or grandchildren can be helped with education costs, deposits for homes, etc. without being saddled with debt.
4. The current generation will be able to retire in its own time and on its own terms. They will be confident they will not outlive their income. Their dignity and independence will not be undermined by up to 30 years of rising living costs (aka inflation).
5. The current generation will be able to support their own parents and never become a burden to its children.
6. Retirement incomes will rise to offset inflation. This will not be at the expense of the capital which will also grow over time and be available to support future generations.
7. Inheritance tax (IHT) will not force the sale of important assets at an inopportune time. IHT liabilities will be funded out of residual capital or insured against.

We're as competent as anyone alive to do what you need to be done. We represent your best chance for success.

We have the resources and the will to produce a plan that addresses your family's needs as well as anyone can.

You should never find a financial planning firm more deeply committed to your family's financial success than us.

If you do, you should work with them, they deserve you more than us.

If you give your plan enough time and enough money, you'll substantially achieve all the goals we have agreed on.

If you're not given enough time insurance will carry the plan the rest of the way.

Don't worry, everything is going to be alright. With enough time, money and faith in your plan you will get the outcomes you want.

*"Risk comes from not knowing what you're doing." Warren Buffet.*



# *Future proofing your finances*



**TOWN CLOSE**  
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