



TOWN CLOSE

Financial Planning

future proofing your finances



THINGS TO GET TO THE BOTTOM OF

These questions cover the financial issues that are usually the most important. In discussing and exploring them with you, we will discover which matter more to you and matter less or not at all.

1. What do you want to accomplish in life? What would you really do if it were up to you?
2. What could stop you?
3. What do you see as risks? What do you want to avoid?
4. Do you know exactly what would happen to your family if you didn't wake up tomorrow?
5. Do you know exactly what would happen to your family financially if you became disabled and could no longer work?
6. Who will you need, or want, to help? To do what? When? How much will it cost?
7. How and when do you see yourself stopping full-time work? What will you do? What will it cost in today's money?
8. Are your parents alive? Will you want to, or be expected to, help support them? And what about your own possible long-term care needs?
9. How important is it that you can help your children and grandchildren? While you're still here? Or after? How do you plan to do it?
10. Assume, as we must, that when you're gone a big proportion of your estate might be taxed away. How do you want the tax to be paid? Will that put your children in financial difficulties?

And when it comes to fees:

Does it seem probable to you that, with all the resources at our disposal, we will

1. Cause your long-term returns to be at least 1% per annum more than you might make on your own?
and/or
2. Save you at least 1% pa in the cost of mistakes we will help you avoid?
and/or
3. Save you at least the equivalent of 1% pa in time, energy, worry and record-keeping?