



TOWN CLOSE
Financial Planning

Should you use
a financial planner?

future proofing your finances



SHOULD YOU USE A FINANCIAL PLANNER?

Financial planning is not difficult — you can do it all yourself — but mistakes can be catastrophic. You can also perform your own dentistry, but if you get it wrong...

Financial planning is **ONLY AND ALWAYS** about helping you make better decisions.

Better decisions can result in 2–3% of extra return every year from different sources and a better outcome than most of your peers.

Financial planning also answers the only two questions that matter:

- 1. Am I going to be okay?**
- 2. Can I live the life I want?**

For further food for thought, here is why what we do might make sense for you:

- **Life**
Ambitions, dreams, goals? Births, deaths, partnerships, separations? Appointments, promotions, redundancies, resignations, retirements? Your own or your loved ones'.
- **Time**
Don't your dogs / garden / golf clubs / grandkids / kids / partner (alphabetical order) deserve to see more of you?
- **Inertia**
Stuck and want to find a place where things are simple, make sense and you know you are doing the right thing? It's just round the corner.
- **Mistakes**
Lots of little ones that are maybe unknown to you? Or big, hairy, scary ones? Past behaviour begets future behaviour. Unless you change, nothing changes. We are the change.
- **Worry**
How will your loved ones manage when you are gone?
- **High Stakes**
£5,000 is one thing; £500,000 another.



Which brings us back to where we started. Financial planning is **ONLY AND ALWAYS** about better decisions and two simple questions:

1. **Am I going to be okay?**
2. **Can I live the life I want?**

You will get in touch because you want the answers.

NB Financial planning is not about beating the market. It might happen, but we can't do that consistently any more than you can. If that is what you want, or believe you need, you have just read the wrong document.