



INVESTMENT QUORUM

UNIQUE, BOUTIQUE WEALTH MANAGEMENT

Discover a clearer financial future

Professional financial advice tailored to you

It's a common fallacy that only those who are wealthy have any need for professional financial advice. Regardless of how careful you are with your money, dealing with the tricky intricacies of taxation, investments and financial regulations can be difficult for even the most money-conscious of earners.

However, when it comes to financial planning for your future, it's important that you receive expert professional advice about all the options and income sources available to you. As your life progresses, there will be certain points where you'll be thinking about making changes that relate to your finances, for example, getting a new job or as you approach retirement. Your unique circumstances will play a significant part in achieving your goals and financial planning requirements.

HELPING YOU DEFINE AND QUANTIFY YOUR GOALS

Your financial objectives should have a time frame and be goals that can be quantified. An aspiration such as achieving a comfortable retirement is difficult to plan for, but putting in place a well-defined financial planning strategy will help you define and quantify your goals.

Cash flow modelling can help you visualise your current financial position and demonstrate how your future financial goals and objectives can be achieved. Life events, investment performance and taxation all need to be taken into consideration to give a reviewable and detailed plan.

TAX PLANNING, PRUDENT SPENDING AND CAREFUL BUDGETING

The aim is to increase your cash flows by carefully monitoring your spending patterns and expenses. And with tax planning, prudent spending and careful budgeting, we can help you keep more of your hard-earned cash. An increase in cash flow will lead to an increase in capital and the option to consider further investments to improve your overall financial well-being.

Tax considerations are also important when considering financial planning. The assessment rates for Income Tax and Capital Gains Tax will be important factors in determining how much you should save to meet your future goals. We can advise you about how to utilise your tax allowances and reliefs as an effective way of reducing your tax liability and making further savings over your lifetime.

A VALUABLE SAFETY NET TO PROTECT YOU AND YOUR FAMILY

Protection insurance will also provide a valuable safety net for you or your family should you become ill or die. However, in some cases, you might find you are already covered in some way, either as part of your work benefits or through the state. Do you have enough life insurance, and do you have the right kind of policy for your situation? Do you have disability and long-term care insurance? Do you need this protection? Your financial plan should address all of these issues.

A proper financial plan also considers your personal circumstances, objectives and risk tolerance. It acts as a guide in helping choose the right types of investment to fit your needs, personality and goals. Annual reviews of your financial plan will help during this transition phase, so you know the different options you have for withdrawing a retirement income and what the results will be in terms of yield and future income.

MITIGATE THE RISK OF RUNNING OUT OF MONEY IN THE FUTURE

When you retire, structuring your investments during this period will provide the flexibility to help if you decide you want to spend more in some years than others, for example, when planning to buy a car or go on a luxury holiday. By creating a financial plan based on these needs, we can help you work out how much you will require to mitigate the risk of running out of money – and to enjoy the later years of life.

So a better financial understanding can be achieved when measurable financial goals are set, the effects of decisions understood and results reviewed. Giving you a whole new approach to your budget and improving control over your financial lifestyle.

DON'T LET FINANCIAL CHANGES OR EMERGENCIES THROW YOU OFF TRACK

Whether you want to fund your children's university education, save for retirement or buy a new house, most financial goals require periodic savings. The financial planning process will help you identify how much you will need to save periodically – and in total

– for each of your goals. Also, sudden financial changes or emergencies could still throw you off track. It is good to have savings you can access quickly.

It goes without saying that your financial plans should not be static. There is little point in making a plan and never returning to it. You should expect to make alterations as life changes. It's important to have a yearly review at the very least to check you are on track to meeting your goals. ■

WHAT KIND OF HELP DO YOU NEED RIGHT NOW?

Everyone has goals in life. Professional financial advice and guidance can help you get there. If you or a family member would like to request a review, please contact us for more information about how we can help.

INFORMATION IS BASED ON OUR CURRENT UNDERSTANDING OF TAXATION LEGISLATION AND REGULATIONS. ANY LEVELS AND BASES OF, AND RELIEFS FROM, TAXATION ARE SUBJECT TO CHANGE. TAX TREATMENT IS BASED ON INDIVIDUAL CIRCUMSTANCES AND MAY BE SUBJECT TO CHANGE IN THE FUTURE. ALTHOUGH ENDEAVOURS HAVE BEEN MADE TO PROVIDE ACCURATE AND TIMELY INFORMATION, WE CANNOT GUARANTEE THAT SUCH INFORMATION IS ACCURATE AS OF THE DATE IT IS RECEIVED OR THAT IT WILL CONTINUE TO BE ACCURATE IN THE FUTURE. NO INDIVIDUAL OR COMPANY SHOULD ACT UPON SUCH INFORMATION WITHOUT RECEIVING APPROPRIATE PROFESSIONAL ADVICE AFTER A THOROUGH REVIEW OF THEIR PARTICULAR SITUATION. WE CANNOT ACCEPT RESPONSIBILITY FOR ANY LOSS AS A RESULT OF ACTS OR OMISSIONS.