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WEALTH MANAGEMENT & WEALTH PRESERVATION

FIDUCIAWEALTH.CO.UK

MULTI AWARD-WINNING
CHARTERED WEALTH MANAGEMENT

GUIDE TO FINANCIAL PLANNING

Chartered Financial Planners

WHAT IS FINANCIAL PLANNING

Financial planning is a professional service for individuals, their families, and businesses, who need objective assistance in organising their financial affairs to achieve their financial and lifestyle goals more readily. Financial Planning is not the same as financial advice.

Financial Planning is the evolving action plan resulting from a cyclical process which evaluates the consequences that a course of action may have on the holistic plan. Financial advice is a recommendation regarding a financial transaction at a fixed point in time. Financial advice should only ever come after the financial planning stage, to help support the financial plan, if required.

Financial Advice	Financial Planning
A recommendation of what you should do, for example, to buy or sell. The recommendation will be about a specific investment at a specific time, for example shares in XYZ plc or ABC's Low Risk UK Shares Fund. The recommendation must be suitable for you.	**Rather than having a narrow objective like Financial Advice, planning considers your life and overall wellbeing – not just financial – to understand the best way of crafting the future you want for you and your family.**

Financial planning includes general investment accounts, retirement planning, suitable investment strategies, tax efficiency and later life planning in addition to ensuring appropriate wills are in place to protect your family, thinking about how your family will manage without your income should you fall ill or pass away prematurely, but it involves thinking about all of these things together i.e. a holistic financial plan.

Many people attempt to write their own financial plan, however, only 22% of people feel confident of meeting their financial goals and only 19% feel confident in sticking to their financial strategy.*

A financial adviser provides the care and attention a financial plan requires to ensure it's a success, not to mention specific financial advice regarding a particular moment/event/investment at a specific point in time throughout your life.

Establishing a bespoke financial plan that's fit for you and your goals requires specific steps to cover off all eventualities that may occur throughout your lifetime.

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***Data Source FPSB partnered with GfK, a global research firm, to survey more than 19,000 people in 19 territories.**

What's involved in Financial Planning?

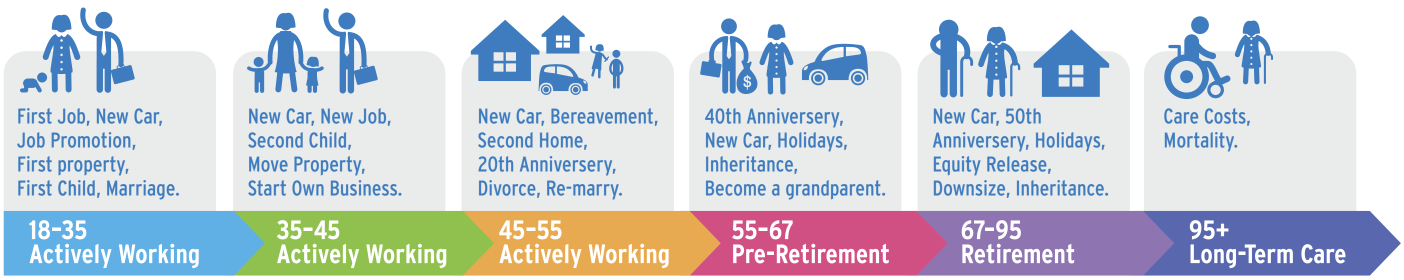
Creating a financial plan includes looking at your financial future, identifying your goals in life (short, medium and long term), prioritising them and devising a strategy to help you best achieve them in the most tax efficient way. Of course, this can be complex and for many, there will be hurdles that need to be overcome too.

Financial planning is about getting organised for every eventuality and having a plan in place to provide you with peace of mind and a sense of financial security, putting you in control of your finances rather than letting your finances control you

Money is a tool, an enabler, it helps you to achieve what it is you want to achieve. But, in order for you to achieve your goals you'll need to manage your money in the most effective way. As time goes by your ideas might change, your circumstances might change, you may have more children, earn more money, earn less money, lose your job, a relative might die etc. These potential eventualities need to be incorporated into your financial plan which is designed for your entire lifetime..

A financial adviser can design your financial plan, implement any strategy along the way to help you achieve your goals and explain at every juncture what it actually means. Most of all, they will manage your plan and ensure it stays on track, increasing the likelihood of achieving your goals.

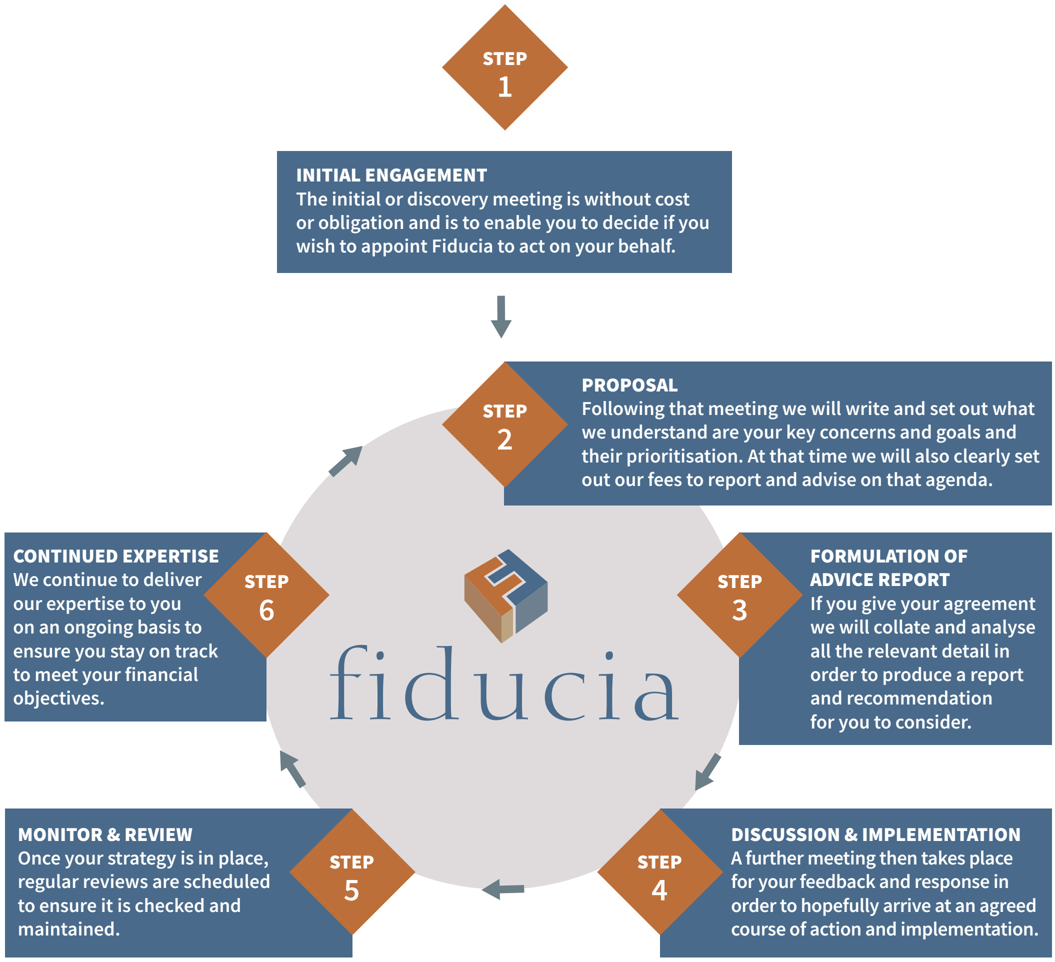
Reviewing your financial plan regularly and making any changes necessary is essential to keeping your plan on track to deliver your desired outcomes. With the potential changes to circumstances and changes to financial regulations, knowing how they impact your plan can be complex and somewhat time consuming. Financial advisers keep your plan on track, allowing you to concentrate on living your life to its fullest.



HOW CAN FIDUCIA HELP YOU?

Fiducia are a Chartered Financial Planner, authorised and regulated by the Financial Conduct Authority. We apply a 6-step process to ensure your financial plan is tailored to you, malleable to the impact of major life events and managed effectively to deliver your desired outcomes.

As a multi award-winning adviser, we provide financial advice in line with your financial plan, your goals and later life needs to help you maximise your wealth, your tax efficiency and your financial stability



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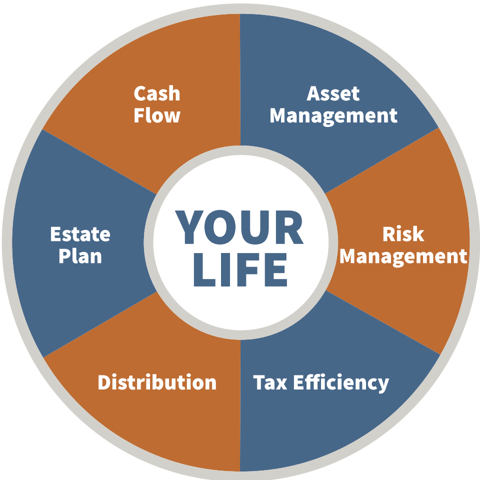
We are wealth managers in the truest sense, offering a complete 'in-house' wealth management solution for clients, led by our specialist Investment Committee. We do not believe in a one size fits all approach and treat all our clients on an individual basis. Therefore, each solution is carefully tailored to a client's personal needs and objectives.

By planning your finances to meet your goals, you will:

- Have a much greater confidence and clarity of where you are going in life
- Reduce your stress levels and start to enjoy life more
- Gain control and peace of mind through knowing whether you're on track for the future you want for you and your family



Are you ready to start planning for your future more effectively?

Speak to our team today, arrange your FREE initial discovery meeting and start your journey to achieving your financial goals.

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