



# THE VALUE OF ADVICE



- 1 Do you want to make the most of your money by investing tax efficiently?
- 2 Are you thinking of moving to a bigger home, or making home improvements, or keen to ensure you're getting a good rate on your current mortgage?
- 3 Do you worry about not having financial plans in place for unexpected life events such as illness or redundancy?

**YES**

An adviser could help you make financial plans to fit your lifestyle.



- 1 Are you thinking of starting or growing a family, or taking financial responsibility for other dependents?
- 2 Do you want to support your children's educational or professional ambitions?
- 3 Would you struggle to provide for your family if the unexpected occurred?

**YES**

An adviser could help you secure your family's future.

Taking the time to discuss your personal situation with your adviser today could help you access financial advice tailored to your specific needs.



- 1 Would you like to put plans in place to manage career shifts, whether these are your own decision or unexpected?
- 2 Are you thinking of a big change like reentering education or starting a business?
- 3 Are you unsure of how long your current employer would pay sickness benefits if you were unable to work?

**YES**

An adviser could help you explore workrelated financial risks and opportunities.



- 1 Do you know what your income in retirement will be and if it will cover your needs?
- 2 Do you know if you're saving enough for the retirement you want to enjoy?
- 3 Have you made provisions for residential or home care?

**NO**

An adviser can assist you with appropriate long-term planning.



- 1 Do you know the current value of all your assets, including your home?
- 2 Do you know the amount of tax payable on your estate in the event of your death?
- 3 Have you made arrangements to pass on your wealth effectively, such as a will or trust?

**NO**

An adviser could appraise your assets and help you manage your financial legacy.