



# LIFESTYLE FINANCIAL PLANNING: WHAT IT IS AND WHY YOU MUST HAVE IT

At Continuum we believe not just in financial planning, but in lifestyle financial planning. We recognise everyone has different goals and needs so we treat people as individuals. We take time to understand what is important to you and provide personalised advice that reflects your lifestyle and circumstances.

Lifestyle financial planning is a process with several stages:

## 1. Forming a professional relationship

An initial meeting will focus on getting to know you, understanding the things you want to achieve - your needs, goals and priorities, so we can work out how to help you.

## 2. Analysis and research

We then work out the best strategy to help you reach those goals and put together a personal report of recommendations.

## 3. Presenting your recommendations report

We will sit with you to go through its contents, pointing out the benefits and any risks. It will help you gain a clear picture of the kind of financial future you could be enjoying. We are Independent Financial Advisers and the rules of the Financial Conduct Authority require us to act in your best interests and to provide 'whole of market advice'.

## 4. Implementing the recommendations

Once you understand the recommendations and agree a plan of action, we will help implement the recommendations and co-ordinate the entire process for you.

## 5. Providing an ongoing service

Lifestyle financial planning means building a long-term relationship, regular reviews and having a financial expert to call on to help you make the most of your money and your life. Please contact me for further information or should you wish to arrange a meeting to discuss your circumstances.

The value of pensions and investments and the income they produce can fall as well as rise. You may get back less than you invested.

Your home is at risk if you do not keep up the repayments on your mortgage.



PROTECTING YOUR FAMILY  
& YOUR LIFESTYLE



PROTECTING YOUR BUSINESS  
& YOUR EMPLOYEES



PLANNING YOUR ESTATE



BUYING YOUR HOME



SAVING FOR THE FUTURE



PLANNING YOUR RETIREMENT  
& MAINTAINING YOUR  
RETIREMENT



INVESTING YOUR WEALTH



FOR A FREE INITIAL CONSULTATION CONTACT

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