



YOU CAN AFFORD YOUR LIFESTYLE NOW BUT WHAT IF.....?

As a professional financial adviser, our role is to not only help create wealth, but also preserve it. How would you feel if we help you grow your investments, only for any extra value or tax efficiency to be reduced should you have to draw upon them earlier than planned?

By reviewing your existing provisions we can provide peace of mind in different scenarios.

THE VALUE OF INVESTMENTS AND THE INCOME THEY PRODUCE CAN FALL AS WELL AS RISE. YOU MAY GET BACK LESS THAN YOU INVESTED.

Having considered the potential impacts of each area, and my current provisions and plans, I have decided upon the following actions at this time:

Retiring early due to ill health, and not having enough income to rely on.

I am prepared to:

Eliminate the risk

Reduce the risk

Take the risk

Having to draw upon my savings & investments early should I / my partner suffer a serious illness or die.

I am prepared to:

Eliminate the risk

Reduce the risk

Take the risk

Delaying the passing on of my assets or paying inheritance taxes should I / my partner die.

I am prepared to:

Eliminate the risk

Reduce the risk

Take the risk

Losing my family home should I suffer a serious illness, a drop in income, or die.

I am prepared to:

Eliminate the risk

Reduce the risk

Take the risk

Losing my house, assets and possessions in case of fire, theft or accident.

I am prepared to:

Eliminate the risk

Reduce the risk

Take the risk

For areas where I am currently prepared to accept the risk, I am comfortable with them being reviewed again in __ / __ (MM/YY).

Client Name:

Date: