

# Welcome

Welcome to LFP Financial Planning & Wealth Management. Our goal is to take what has been previously called 'financial advice' to a whole new level.

This brochure opens the doors of our company to help you understand what we do, why we do it and most importantly how we can help you.

As we work together we will help you take control of your financial circumstances and create a life that is fulfilling in a way that is important to you alone.

Enjoy the rest of this brochure. We want it to be informative, challenging, but most important, inspire you to take some action!!

# Our Company

LFP was founded and operates on a philosophy and principles that we share with our clients. As individuals and advisers, we also live by these which makes us uniquely placed to understand the kind of issues and challenges our clients may experience.

We believe the work we do with our clients requires a much closer and more intimate relationship and this cannot be achieved on a large scale. Within our financial planning service (more on this later) we have a relatively small number of clients who are committed to making the very best of their future and in return receive a service second to none.

As we only have a small number of clients compared to other larger advice companies, we choose our clients carefully. This decision however allows us to develop much deeper, fulfilling and lasting relationships with them. To this end, it's no coincidence that our core clients are referred to as 'Financial Planning Partners'

This is not just the latest commercial decision but part of our whole business philosophy. Our commitment to you is that this philosophy will NEVER change!

# Our Vision

What is really important to you about money? Status, security, or something completely different?

What's certain is that there is no one right or wrong answer to this question. After all we are all individuals. The important thing is that we're honest with ourselves about what we 'really' want.

Once we've answered this question (and this can sometimes take time), we can start to take more control not only of our finances but our life as a whole.

Our single goal is for everyone to answer this question 'honestly' and with our help, take positive steps towards creating the life and lifestyle that is important to us individually and no-one else!

Throughout our work together, we will encourage you to stick to six core principles. Financial Planning is a structured process but at the same time unique to each individual and these principles provide the anchor points necessary to get the most from the planning process. Sticking

to them will help us keep you focused on reaching your goals.

# Dare to dream

The first step to living a life that is truly satisfying is to see it in your mind.

As children, we find it extremely easy to dream. Our imagination has no limitations and we can be whoever we want to be. As we grow, the reality of adulthood, whether it's the situations we encounter or the people we meet, can sometimes create boundaries to our thoughts.

'Thinking outside the box' can take some practice but is an essential first step. From here we can start to understand what is really important to you and head down the road to creating it.







# Face things head on

Seeing our current situation in the cold light of day means that we have two choices. Firstly we can choose to ignore it and hope it sorts itself out. Alternatively we can not only accept it but also embrace it and let it motivate us to take some action.

This can often be a difficult stage, as whatever our current situation, it provides the comfort zone of familiarity which we all cling to at certain times. Stepping out of this comfort zone can sometimes be scary but it can also be liberating. Not only do we realise that things may not be as difficult as we thought but that we are more than capable of changing the things we are not happy with.



# Serious commitment

Here we use the motivation acquired from 'facing things head on' and begin to set goals and take action. Our future is in our own hands and only by committing and taking it seriously can we mould it to meet our aspirations.

The only way we can ensure we move towards and meet our goals is to constantly check our progress. To do this we must make a plan and stick to it while at the same time allowing it to change as our life changes.

Think of this as a personal 'Business Plan'. There are few businesses that would operate without a business plan. Even fewer businesses would 'wait and see what the future brings' or 'hope for the best'. So as individuals, if we want to get the best out of our lives, we must think like businesses and start to plan - right now.





# It's a life-long experience

Successful financial planning has no time frame. It is a living breathing process that can begin in early adulthood, continue through our working life into retirement and remain with us as we head towards the end of our life. It's even possible to argue that the effects of good financial planning continue way after our death. For this reason it's never too late to start!

Our company is founded on the wish to work alongside you through all the stages of your life. Our relationship with you is the key to the success of this principle and our goal is to get to know you as well - if not better - than you know yourself.

From here, we can plan for all the important stages of your life and most importantly, help you enjoy them!







# Enjoy the ride

While there is a serious side to our work together, we cannot lose sight of why we are doing it. Its sole purpose is to help us enjoy life more, not just at some point in the future but also now.

Life is not a rehearsal and it's important that, whilst there may be some challenging decisions to make, we enjoy these challenges and the inevitable benefits they provide.





It's all  
about you!

Arguably this is the most important principle of all. Here, we've come almost full circle. As we read in 'Dare to Dream' we can unknowingly allow situations and people to distract us from what's really important.

This process is all about you and we'll keep the process focused on what's really important to you personally. Not your friends, neighbours or work colleagues, but you.





# Financial

For some time now financial advice has focussed on the 'sale of financial products' such as pensions, PEP's, ISA's, life insurance and critical illness protection. Unfortunately these products have all too often been applied in a piecemeal way using a transaction based advice process. Suitability and success has been measured by such things as cost and investment returns. Products are obviously important and necessary to satisfy requirements but for us they are the last link in the chain rather than the whole focus of the advice process.

Our priority is to better understand you and your goals. Financial products are simply the tools we use to help achieve these goals.

For all of us, true financial planning allows us to step back from the product approach and see the 'bigger picture'. We show you your life 'as a whole' rather than as a selection of different requirements. This means that you don't get sidetracked by the complexities of different products - you can leave that to us!

# Planning

Finally, when it's time to take some action we'll help you see it in the context of the benefit it provides rather than simply what type of product or investment is used. As an example, let's go back to the investment returns mentioned above. Without financial planning, the goal may simply be to achieve the best returns possible, whether they are needed or not. This could lead to the possibility of taking too much risk with your assets. Financial planning allows us to determine what level of return is required to meet your goals. From here we then create an appropriate investment strategy. This means that we don't need to take any more risk than is absolutely necessary to achieve your objective.

Success here is measured not by the returns achieved but whether we help you meet your goals.

# Food for thought

"Money makes the dreams and aspirations of our lives possible. It brings them within our reach. Without sufficient money, we simply cannot do what we want to do - whether it means writing novels, building a thriving business or spending more time with our children as they grow up".

**George Kinder**

"Not everything that can be counted counts, and not everything that counts can be counted."

**Albert Einstein**

" Precious time is slipping away"

**Van Morrison**

**Our thoughts** - money is our lifeblood. It is arguably one of the most important considerations in our life and forms a part of almost every decision we make. Having said that, life is also about balance and what's important to some may not be important to others. In this case it's not necessarily how much money we have that's

important but what money means to us. Whatever our views we only have a certain amount of time on this planet and if we are to make the best of it we must start taking action - and right now!