CONTINUUM
YOUR FINANCIAL FUTURE MADE REAL

9 REASONS WHY FINANCIAL ADVICE MAKES A DIFFERENCE

STUART REILLY Independent Financial Adviser

Many people first speak to a financial adviser because they have a specific goal in mind. It may be planning for retirement, investing for the future, arranging a mortgage or protecting their family. But good financial planning isn't something that's done once and forgotten.

Life changes. Families grow, careers evolve, tax rules are updated and markets move. As your circumstances change, your financial plans should evolve too. Having a financial adviser means having someone who understands your objectives and can help you make informed decisions throughout every stage of life.

Here are nine occasions when it's worth speaking to your Continuum adviser:

1. When your family circumstances change

Marriage, divorce, children, grandchildren, moving home or changing jobs can all affect your financial plans.

A financial review can help ensure your pensions, investments, protection and estate planning continue to reflect your changing priorities.

2. When you want to review your progress

Financial planning is about more than reaching a destination.

Whether you're building your pension, growing your investments or working towards another financial goal, regular reviews help you understand how far you've come, whether you're still on track and if any adjustments could improve your long-term outcomes.

3. As retirement approaches

The closer retirement gets, the more important suitable planning becomes.

When should you retire? How much income will you need? Can you afford to spend more in the early years? How can you manage your savings to support you throughout retirement?

A financial adviser can help answer these questions, giving you greater confidence that your retirement plans are aligned with the lifestyle you want to enjoy.

4. When you're helping family financially

Many people want to support children or grandchildren, whether that's helping with university costs, contributing towards a house deposit or passing on wealth during their lifetime.

An adviser can help ensure those decisions are affordable, tax-efficient and fit comfortably within your own long-term financial plans.

5. When markets become unsettled

Periods of market volatility can be unsettling, but they're also a normal part of investing.

Rather than reacting to short-term headlines, your adviser can help you understand what's happening, review whether your investment strategy remains appropriate and keep your focus on your long-term objectives.

6. Before making a major financial decision

Receiving an inheritance, changing jobs, accessing your pension, selling a business or making a significant investment decision can all have lasting financial consequences.

Speaking to your adviser beforehand can help you understand the wider implications and ensure any decisions support your overall financial plan.

7. When you want to make the most of tax allowances

Tax rules change regularly, and valuable opportunities can easily be missed.

Regular reviews can help ensure you're making the most of available pension and ISA allowances, considering Capital Gains Tax planning where appropriate and reviewing potential Inheritance Tax strategies.

8. When your goals change

Your financial plan should reflect the life you want to live.

Perhaps you're thinking about retiring earlier, travelling more, moving home or supporting family members financially. Whatever your ambitions, your adviser can help you understand the financial implications and adjust your plans accordingly.

9. Sometimes, simply for reassurance

Perhaps the most valuable reason to speak to your adviser is also the simplest.

Financial planning isn't just about products or investments. It's about having someone you trust to answer questions, review your plans and provide reassurance that you're heading in the right direction.

FOR A FREE INITIAL CONSULTATION CONTACT
STUART REILLY Independent Financial Adviser
T: 0345 643 0770 **E:** wealth@mycontinuum.co.uk
www.mycontinuum.co.uk

IN ASSOCIATION WITH
HANLEY & CO
BUSINESS ADVISORS AND CHARTERED ACCOUNTANTS

Continuum (Financial Services) LLP, Falcon House, Eagle Road, Langage, Plymouth, PL7 5JY T: +44 (0)345 643 0770 E: info@mycontinuum.co.uk www.mycontinuum.co.uk
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