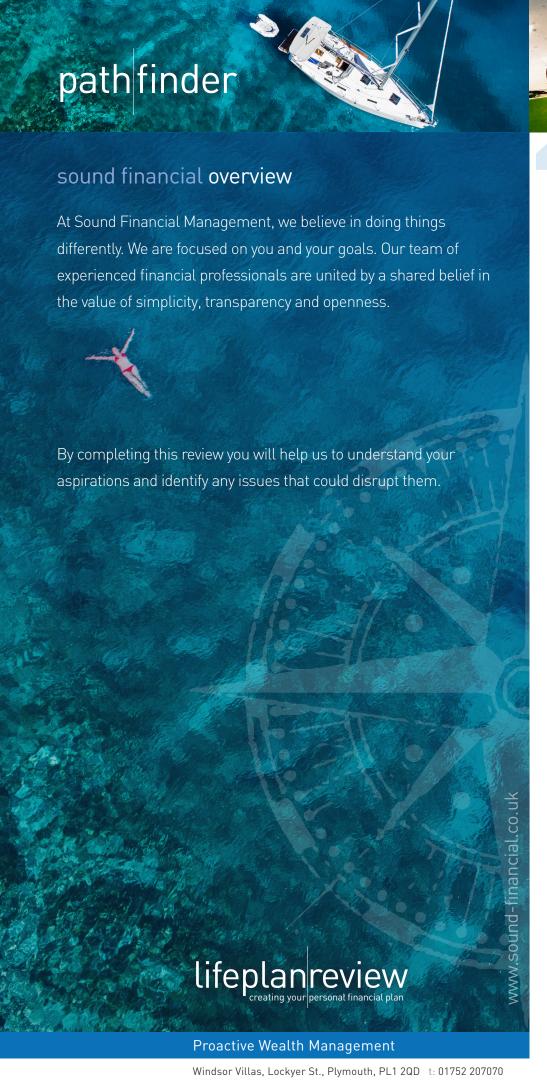
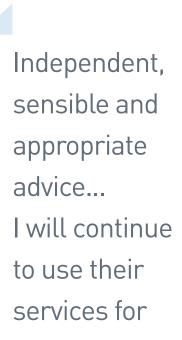


pathfinder



lifeplan review creating your personal financial plan





years to come.

lan Nugent, Surgeon



What are your aspirations or concerns?

Do you have any specific goals? If so, have you broken them down into small steps with deadlines? Is there anything that particularly concerns you at the moment?

	goals:
aspirations	
	action steps:
	time frames:
lifestyle	goals:
	action steps:
	time frames:
	concerns:
concerns	





Help us identify any issues that could delay or disrupt your future plans so that they can be minimised or eliminated.

Please answer the questions below indicating whether a) you have dealt with this, b) you wish to discuss, or c) the question is not applicable to you

financial plan	financial plan back to basics	sorted discuss n/a
	Do you feel financially well organised and have a clear, up to date summary of all your assets and liabilities?	$\circ \circ \circ$
	Is this information held securely and in a way that is readily accessible to your dependants should anything happen to you?	$\circ \circ \circ$
	If you have a business, have you considered your eventual exit route?	$\circ \circ \circ$
	protection eliminating unnecessary risks	sorted discuss n/a
	Do you think you have enough insurance cover to:	
	cancel out all debts if you die or suffer a critical illness?	\circ
	leave your dependants financially secure should you, your spouse or partner die prematurely?	$\circ \circ \circ$
	provide an inflation-proof replacement income to retirement age in the event of an accident or long term debilitating illness?	$\circ \circ \circ$
on	allow you or your family to jump the queue should you require urgent medical treatment?	\circ
protection	If you have a business, is similar cover in place to protect your business partners and key staff?	$\circ \circ \circ$
	Finally, do you regularly review levels of cover and costs for adequacy and value for money?	0 0 0
ites		
טר		



Help us identify any issues that could delay or disrupt your future plans so that they can be minimised or eliminated.

Please answer the questions below indicating whether a) you have dealt with this, b) you wish to discuss, or c) the question is not applicable to you

	planning ahead achieving financial independence tax efficiency	sorted discuss n/a
	Have you considered the level of income you'll need when you stop working to support the lifestyle you desire?	$\circ \circ \circ$
	Do you have a business, properties, pensions or sufficient capital already to provide that level of income in retirement?	$\circ \circ \circ$
	If not, do you know how much you should be investing now to build a fund large enough to deliver the income you require?	$\circ \circ \circ$
	If you are contributing to pension plans:	
planning ahead	have you checked to see whether performance could be enhanced or costs reduced?	$\circ \circ \circ$
	If you have older pension plans, have you considered consolidating them so they are more easily managed?	$\circ \circ \circ$
	Are you aware of the ways that pension funds can support your business, e.g., loan-backs/purchase of premises etc?	\circ
	Are you aware of how your pension can benefit other family members should you die before exhausting your fund?	$\circ \circ \circ$
pla	Have you considered the planning opportunities that the freedom to access pension funds from age 55 now offer?	\circ
	investments keeping things on track	sorted discuss n/a
	investments keeping things on track Are you monitoring your investments to check performance and charges?	sorted discuss n/a
ents		sorted discuss n/a
estments	Are you monitoring your investments to check performance and charges?	sorted discuss n/a O O O O O
investments	Are you monitoring your investments to check performance and charges? Are you making full use of your annual tax free savings allowance? Would you like to save, tax efficiently, to help your children and/or	sorted discuss n/a O O O O O O O O O
investments	Are you monitoring your investments to check performance and charges? Are you making full use of your annual tax free savings allowance? Would you like to save, tax efficiently, to help your children and/or grandchildren with future expenses? Do you know how tax friendly investments can work to reduce or eliminate tax	sorted discuss n/a O O O O O O O O O
investments	Are you monitoring your investments to check performance and charges? Are you making full use of your annual tax free savings allowance? Would you like to save, tax efficiently, to help your children and/or grandchildren with future expenses? Do you know how tax friendly investments can work to reduce or eliminate tax	sorted discuss n/a O O O O O O O O O O O O O O O O O O O
investments	Are you monitoring your investments to check performance and charges? Are you making full use of your annual tax free savings allowance? Would you like to save, tax efficiently, to help your children and/or grandchildren with future expenses? Do you know how tax friendly investments can work to reduce or eliminate tax liabilities?	
bt	Are you monitoring your investments to check performance and charges? Are you making full use of your annual tax free savings allowance? Would you like to save, tax efficiently, to help your children and/or grandchildren with future expenses? Do you know how tax friendly investments can work to reduce or eliminate tax liabilities? debt ensuring borrowings are properly managed Do you review your personal or business borrowings regularly, if you have any, to	





Help us identify any issues that could delay or disrupt your future plans so that they can be minimised or eliminated.

Please answer the questions below indicating whether a) you have dealt with this, b) you wish to discuss, or c) the question is not applicable to you

Have you made a will. If so do your dependants know where it is and should it be	
	d discuss n/a
updated?	
Have you considered leaving your assets in trust for your children/grandchildren so that your wealth remains on your side of the family should your children get divorced in the future?	
Have you calculated your family's liability to Inheritance Tax and explored ways to mitigate it?	
to mitigate it? Are you concerned that your parents might incur long term care costs during their lifetime? Have you considered how they will be funded? Have you made lasting power of attorney arrangements for your parents, yourselves and (if relevant) your children?	
Have you considered how they will be funded?	
Have you made lasting power of attorney arrangements for your parents, yourselves and (if relevant) your children?	
other issues/notes	
σ	
notes	
thank you	
NAME: CONTACT DETAILS:	
t	
nta	
contact	

