



epiphany
LFP

Lifetime Financial Planning



Introduction

Transitions in Life

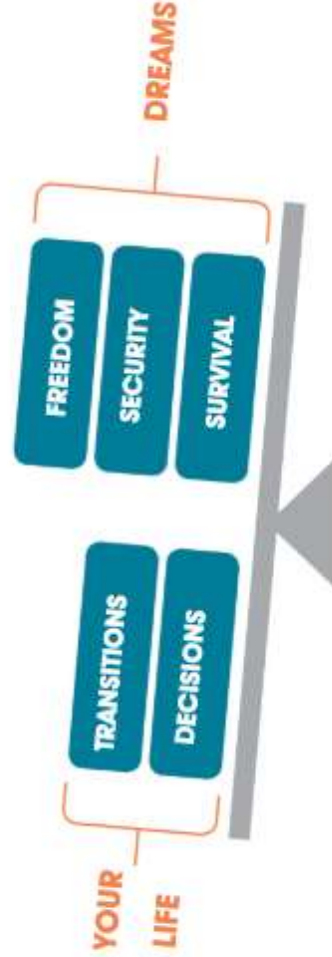
Lifetime Planning

Managing money is not just about investment performance. It is about how best money works for you with planning in place. What is the point of performance chasing if it puts your financial security and your family unnecessarily at risk of full or partial loss. That puts your plans back to the square one. Lifetime Planning is to put in place strategies to provide a smoother ride allowing you to enjoy the fruits of your labour, avoiding disruptive emotional decisions. It's about taking out the stress and guess work by building a clearer more stable future so that you can live to enjoy life to the full, whatever that means. This applies whether you have a little money or a lot. It is specific planning to you, as we all have different needs, wants and dreams.

Life can also be a balancing act. We try to balance work with play time, with families, with responsibilities. It can become a treadmill the more we earn, the more we seem to need to earn. Bigger house, new car, more holidays. As we get older, and our perspectives change, we want to ensure we pass on our learning as well as our assets. I often get asked how do we talk to our young ones about this taboo subject so that they understand as a way of avoiding family conflict at our demise?

Here is what is known as the Maslow Chart. It shows the stages of life beginning at the bottom with the most important aspects that we require to begin to thrive especially when leaving home/ college or university.

The chart shows aspects of our financial planning to build upon throughout lifetime.



Making Informed rather than emotive decisions that keep you on track

There are roughly around 60 different transitions that we may go through, throughout our lifetime. These can be grouped as shown in the table below. Here at Epiphany, it is our job to help and guide you through these transitions in order that you have a better return on your life.

TRANSITIONS	ACTION PLAN
Family & Assets	Protection of Property, Business and Money
Health	Now and future arrangements
Work	How, How Much, Why, What For?
Retirement	Income to do what? For How Long When? Why?
Financial	Do you have 'Enough' to last your lifetime? Too Much? Enough wishing to stay on track? What about economics, legislation and Taxation impacts?
Giving	Who to and when?

We will also guide you to achieve and accomplish your vision and aims in life.

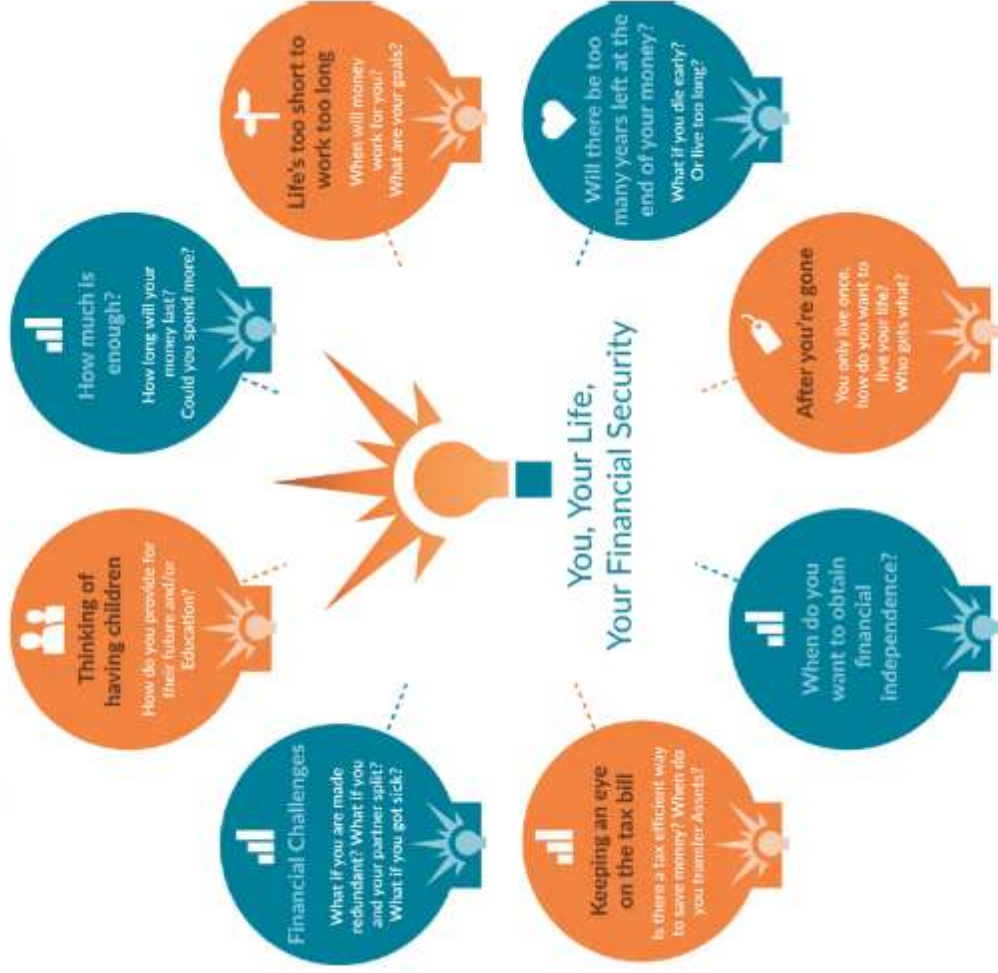
What is your WHY?



What's Next?

1 Year, 2 or even 5 years ahead

Prepare not repair is our motto



Return on your Life

How to achieve your best life possible means

1 To know I can pay the bills and put food on the table both now and and in the future

Our first aim is to provide Lifetime Financial Planning, with your guidance, to assess and ensure your money, will at least, cover your basic requirements throughout your lifetime. Your Cashflow

2 I can or continue to have the things I enjoy for as long as I can without running out of money.

We then help you look at the other 'must haves' to make life more pleasurable. For example, holidays, hobbies, the things that make life less mundane. We will help you build strategies that may crop up as an obstacle or threaten your future security so that you do not revert to 'starting again'.

3 I can go ahead and enjoy a new lease of life without worry or concern of running out of money.

Lastly, we can then look at what you would love to do during your lifetime with the time you have on this planet. This then provides you more control and confidence that you may have licence to go ahead and enjoy life. Lifetime Financial Planning will also look at your What ifs, Transitions, Scenarios, comparisons to help you make the best decisions for you, your business and/or your family.

Your contracts and investments are the tools, that when placed correctly for you, enable you to achieve the return on your life.

Our aim is to make your money work for you.

Our Service



You tell us your plans, we do the rest

Partnering and working with you to:

Understanding your way of life, piecing together a plan that's unique to your circumstances which is then put into practice

Help you make non emotive decisions when it comes to 'crunch time'

Keep you on track to that post in the sand (your aims) no matter what direction leads you to it.

Making your journey clearer without guessing to financial clarity and stability

Whilst you enjoy your lifestyle we will be:

Monitoring:

Economics and Legislation in order to assess how changes in our economy may effect your plan to save you money

We assess taxation and budgetary changes so that you may make the most of your own tax situation putting more money into your pocket to enjoy life

Reviewing:

Figures, making comparisons, expectations, forecasts and stress testing your plan

Reviewing your aims and vision to offset any potential undue penalty

What we need from you for your plan to be successful:

Shared Values:

To be transparent and notify us of 'any' changes as they occur

To be focused on your own plan as it will be completely and specifically tailored to you (not others). To meet your aims.

We not only review risk to your money but also your lifestyle

What £s can you place on living your best life possible?

Bucket List

Money for the things you've always dreamed of being, doing and having

Now: (in the next year or two)

In the near future: (in the next 5 years)

Later: (in the future timescale not yet known)



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