

# Financial Health Check

## So what is a Financial Health Check?

This is a process which will identify, quantify and prioritise the financial goals and requirements of individuals and families. Once this is done a recommendation is made for the individual to consider.

## On a one to one basis a consultant will assess the following areas:

- Assets and Liabilities
- Life and Serious Illness Protection
- Income Protection
- Mortgage Protection
- Child Savings
- Investments
- Pensions/Retirement Planning

## So why have a regular Financial Health Check?

- As a person moves through life circumstances change and so priorities and requirements will change accordingly. For example, a younger person will see getting a mortgage and being on the property ladder as their number one goal while life insurance is of no relevance. Later on if they get married and have children having adequate life and income protection will become more important.
- The costs of certain types of insurance have reduced in recent years and a review of your policies may show you ways to save money.
- You will have peace of mind knowing you have suitable and cost effective protection and savings in place.
- All advice is given by a Qualified Financial Adviser (QFA) who is known to and regulated by the Financial Regulator.



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