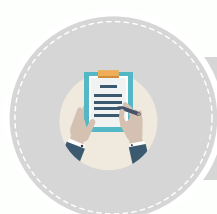
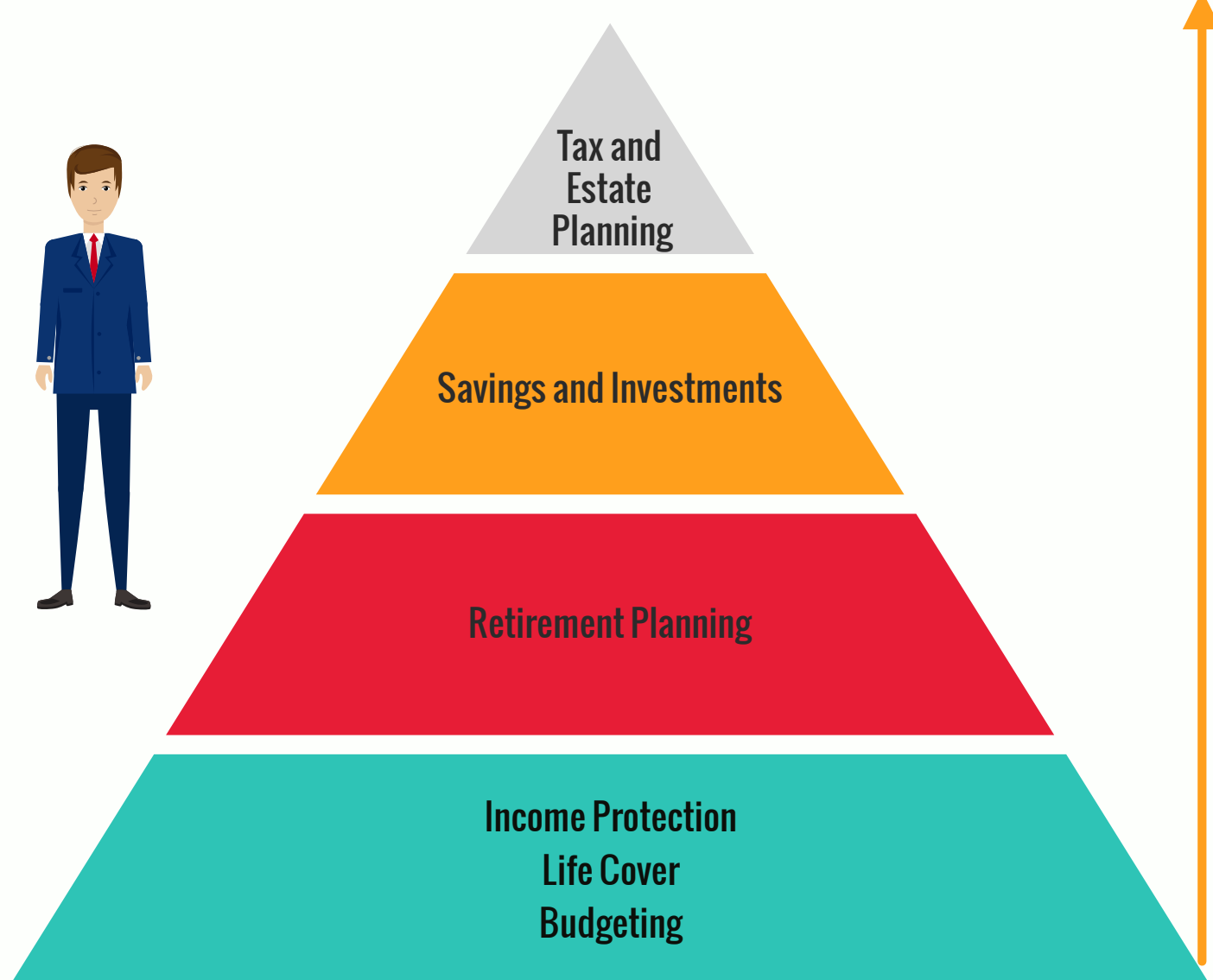


Financial Planning The Hierarchy of Needs

The Financial Planning Hierarchy of Needs is based on Maslow's Theory. Financial Advisers will manage a clients financial planning on a Holistic Basis. Financial Planning should start from Priority Needs through to Estate Planning.



Tax and Estate Planning

Tax and Estate Planning: This area of advice will look at managing a clients estate for when they cannot do it for themselves. This will include POA's, Wills, Trusts....It will also look at maximising the estate for tax efficiency.

Savings and Investments: After allocating an emergency fund an adviser will recommend where to invest the clients savings (regular savings) and invest any lump sum investments.

Savings and Investments



Retirement Planning: An adviser will recommend how much and where to invest a clients money to achieve their retirement objective. A good adviser will look at existing provisions i.e. State pension and work based pensions.

Retirement Planning



Priority Needs: Before a client can invest any disposable income their priority needs must be addressed **first.**

- 1. Budgeting** - underpins all financial planning.
- 2. Life cover** - Protecting those left behind.
- 3. Income Protection:** Protecting self and family if unable to work because of accident, sickness or unemployment.

Priority Needs



THINK YOU HAVE WHAT IT TAKES
TO BECOME A FINANCIAL
ADVISER?

ENROL NOW