



Money Matters with Les Conway

Director/Financial Planner at Essentially Financial

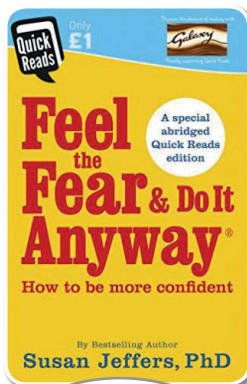
Feel the Fear and Do it

To celebrate our 30th wedding anniversary my wife Caroline and I returned to Hong Kong where we honeymooned. And to relax after the glorious hustle and bustle, we spent the remainder of our time in Thailand. And it was while lazing on my sun lounger that I got the inspiration behind this article.

Caroline had gone for a swim and the book she was reading had a title which caught my eye. It was called *Feel the Fear and Do It Anyway*. The brief introduction set out clearly what it aimed to help the reader with of overcoming fear of any kind. It occurred to me that this fear theme could also apply to lifestyle financial planning.

I often see clients who are worried about making a decision. The fears they have are varied. But the fundamental fear is often 'What if my financial plan is flawed?' That's if they have one.

The above, and more, I've seen and helped people overcome over the 28 years I've been in financial planning. An element of fear is healthy. But when it leads to decision paralysis it is also dangerous, as there's often far more risk in taking no risk at all.



Introduction

Fear seems to be everywhere in our lives. We fear beginnings, and we fear endings. We fear change, and we fear staying stuck. We fear success, and we fear failure. We fear living, and we fear dying.

This book will help you find a way to deal with any fear. There are many ideas, exercises and tips in the book to help

It's not just clients who feel fear. A lot of financial planners are fearful of the myriad of rules and regulations within the industry too. The regulations are there for a good reason, to protect people and ensure the right way of doing things and that these are adhered to.

There's absolutely nothing wrong with that. But the fear of regulation can sometimes distract from focussing on the most important element of making sure the client's fears, ambitions and financial goals are listened to and acted upon.

Basically, it's not about the money (although it is). It's what you do with it or are able to do with it that matters.

So, if there is a part of you that fears getting your life as well as your financial plans in order, you know what to do. Action is the first step in overcoming this. Feeling the fear is natural and going beyond the fear is necessary where you have to be brave too.

Thanks for reading.

Need to find out more? Sign up to my FREE fortnightly blog where I share insights on financial news, planning strategies and how to make your money last as long as you do. Just visit essentiallyfinancial.co.uk/blog

essentiallyfinancial
planning for life



Bishops Walk House,
19-23 High Street, Pinner,
Middlesex HA5 5PJ

Telephone – **020 3137 5398**

Email – **admin@essentiallyfinancial.co.uk**

Website – **www.essentiallyfinancial.co.uk**

Essentially Financial Limited is an appointed representative of CAERUS Financial Limited, which is authorised and regulated by the Financial Conduct Authority.