



# Money Matters with Les Conway

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## My Financial Planning Philosophy

I seem to be getting more philosophical as I get older. And that's led me to mull over some of life's big questions.

Why are we here? What's the meaning of life? And why is it that I always seem to pick the slowest moving queue in the supermarket?

Seriously though, a question that I find a lot of people I talk to struggle with is what does lifestyle financial planning really mean?

At first glance, it could seem that it's all about money. It's not. It's about what you do with it and how it works for you that counts. It's the feeling someone gets when they realise that things are going to be OK, whether it's looking towards retirement (whatever that means today) or that they can create the true lifestyle they really want.

It's the sense of knowing that you've gained control. Or that you have your house in order. Or it could just be taking that leap of faith with confidence when trying something new and knowing you have a financial safety net firmly in place.

Think of it this way: when we buy an appliance from John Lewis, you're buying more than, let's say a dishwasher for example. We could almost certainly get it cheaper elsewhere. But when we buy from a trusted retailer, we're buying the reassurance of knowing that should something go wrong, we'll be dealing with a company built on customer service and care.



It's the same with taking control over the monetary aspects of our lives. It's about ensuring whatever ducks we have in a row, that they're all facing in the direction. And giving ourselves choices to do the things we want to do, when we want to do them.

Well thought through lifestyle financial planning offers far more than money management. It provides a sense of security, opportunity and a feeling of being in control in an increasingly unpredictable world.

I hope that's given you some food for thought.

Thanks for reading and wishing you a peaceful festive season along with a happy, healthy and fruitful New Year.

**Investments can fall as well as rise and you might get back less than you invested**

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