



Money Matters with Les Conway

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Making sure everything is working properly

I've never made a secret of my interest in all things on four wheels and powered by something that makes them go quick. But even I with my everyday road car have no real interest in what the technician, engineer or mechanic (or whatever they call themselves these days) would've done during the annual service.

All I care about is that when I turn the ignition or select the air conditioning, that it works first time. Every time.

Being told 'just to let you know sir, that we've added this brand new super-duper fantastic lubricant that'll save your powertrain a zillion microns of wear and tear in a trillionsecond' has no value for me.

What I care about is that it will work first time, every time and until its next annual service. If there is money to spend, I want to know that there is value in doing so, as opposed to replacing.

That's exactly the same with lifestyle financial planning

People in general aren't focused on how the financial advisory firm they chose to work with manage their money. That's a given. It is the engine and needs to function reliably. People expect it to work, whilst being kept an eye on behind the scenes.

What they're concerned with is how can the financial advisory firm help them achieve the lifestyle they want and maintain it thereafter.

What I realised ten years ago when I set up Essentially Financial, is that what people want is to be told that all



is going to be OK. Or if it's not, what they might need to do to rectify.

Not that they should invest in the latest flavour of the month fandangl fund that they may see the benefit of and may not.

The value in a relationship with a lifestyle financial planner is being clear where people are now. Where they want to be, whilst making sure that issues that might throw them off course are addressed. Rerouting as needs be. Just look at the situation of COVID-19 that snuck up on us all from behind.

Planning, monitoring and adjusting. That's where the value lies.

Thanks for reading.

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

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