



Money Matters with Les Conway

Founder/Director/Financial Planner at Essentially Financial

Pearl Anniversary

In my last article, I talked about 2020 marking the tenth anniversary of Essentially Financial. I also mentioned that this was the first of two big anniversaries for me. And here's the second.

30 years is a very long time in anyone's book. But what a 30 years it's been!

Just over a year before I became a financial planning consultant in the new year of 1991 for Save & Prosper (part of Robert Fleming bank back then, now morphed into JP Morgan), my daughter was born on the day that The Berlin Wall came down.

Since then, we've seen much happen in the world from unnecessary conflicts and wars to growing and more unpredictable acts of carnage and terror. Political power plays and ever-growing corporates seem to have taken over and technology is now at the centre of our lives.

But what we've also seen is increasing equalisation, diversity and humanity, albeit with a long way to go. Our children have grown and become adults themselves and have made their own way in life.

What's for sure though is that one thing in life is certain. Nothing stays the same forever.

Over the past 30 years, I've thoroughly enjoyed helping



people when things have been good or bad navigate their lives in ways that mean the most to them.

This might sound like I'm thinking of hanging up my boots soon. Don't worry, I'm not. I know that there's life in the old dog yet.

Indeed, there are just as many challenges in life as there ever were. The issues relating to COVID-19 and lockdown are currently a big concern.

But broadly, the impact along with the planning and actions required in lifestyle financial planning terms are no different to any other. The key words here are *lifestyle* and *planning*.

Despite the challenges we've faced in 2020 and with more yet to come, let's hope for a much better 2021 and beyond.

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

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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**

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