



# Money Matters with Les Conway

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## What we value the most

Not everyone is a fan of football, but we saw during the early stages of the European Championships an incident that hit the global news that resonated with us all.

Christian Eriksen, the Danish international, suffered an unexplained cardiac arrest whilst playing in a match against Finland. Hard to believe from what we'd expect as a seasoned and highly conditioned athlete.

No doubt some will be concerned as to whether it ends his career. But surely the value that we place on certain things in our life outweighs things that may be less important.

Life is not a rehearsal. We only get one crack at it. And we have to maximise that life to the full.

From a lifestyle financial planning point of view, money is what allows us to do the things we want to. It should be viewed as a tool to live our best life. Let's face it, we cannot take it with us. And it will be of no use when we arrive at the pearly gates.

In essence, everybody has liquid assets, being easy access money. Examples are cash in current and savings accounts, premium bonds, ISAs and any investments held outside of a pension that can be easily liquidated. These liquid assets fund our lifestyle.

Outside of this sits all our illiquid investments. These



Photo credit: @chriseiksen8

are assets that we do not have immediate or easy access to. Such as our house, any other properties, our pensions and any businesses we may own. These assets do not fund our current lifestyle. But they will hopefully grow over time and one day end up funding our lifestyle in retirement.

At the end of the day, the money we have drives our lifestyle. Sometimes we need to establish clarity in how we want our lifestyle to look. Regardless, we have to plan whilst also reviewing that our trajectory is correct and taking alternative actions as needs be.

I have a fundamental belief that life is for living. The money is important, but it's what we do with that counts.

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

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