



# Money Matters with Les Conway

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## Always look on the bright side of life

Eric Idle's synonymous Monty Python tune can be hard to get out of our head, when we start to sing it. Always look on the bright side of life may have had its origins in comedy, but the crux of its meaning is quite poignant.

Life is about enjoying the ride and making the most of it as best we can. Knowing that things are going to distract us from time to time. After all, we only get one chance at it.

It's a common misconception that financial advice is about making our money grow. But it's so much more than that. More so, where financial advisory decisions need to be driven by desires and wants, factored around individual circumstance of where people are now. Ultimately, it's about maintaining or improving a lifestyle.

It's a hard question for people to answer in terms of what they want in life. What they know is what they don't want. Which is any less than they have now.

When we get on an aeroplane, we'd be at a loss if we didn't have an end destination in mind. With most airlines, we can fly in various styles of comfort. We can make the



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investment and fly in full luxury of first class. Or we can fly in the most basic of versions, in ultra-economy.

At the end of the day, everyone on board that aircraft is doing the same the thing. Travelling from A to B. Meaning that they have a start and end in mind, as well as a purpose.

In lifestyle financial planning, it's imperative that we discover and establish as to what we want from life. Regardless of where we are in the life cycle or timeline.

The balance of working as I do, with the administrative and technical support I have, whilst working from my purpose built garden office, allows me to breath. Not to mention allowing me to enjoy life with family and friends, as well as enjoying my hobbies and interests.

The essence of successful lifestyle financial planning is about taking the right steps towards getting what you want from life and living on your terms.

And moulding your money to giving you something that will give you the lifestyle you want.

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

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