

# VIEWPOINT

BRAYBROOK & CO

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Please enjoy reading our newsletter. If you would like to discuss any of the articles further, please do not hesitate to contact us.

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PARTNERSHIP

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# Time for a Fresh Look at Your Finances – Where Should You Start?

Any time can be the right time to take stock of your finances. Whether you're setting new goals, preparing for a life change, or simply want to feel more in control, reviewing your financial position can help you move forward with confidence.

Maybe you're thinking about getting onto the property ladder, protecting your family's health and financial wellbeing, or thinking about plans for retirement, the right advice can help you on the path to identifying new opportunities and achieving your goals.

With so much to consider, good advice has arguably never been so important. So where should you start?



## Where should you prioritise?

- **Mortgages:** Whether you're looking to buy or remortgage, a mortgage adviser has access to a wide variety of mortgage options as well as an extensive panel of lenders to identify the right product that suits your individual needs.
- **Protection:** With a mortgage often being our biggest financial commitment, the right protection is important should you become ill or unable to work, helping to safeguard yourself and your family.
- **Retirement planning:** Making those retirement dreams become a reality, ensuring you can maintain the lifestyle you desire after you finish work.
- **Wealth management:** Helping your money work for you through financial planning and a clear investment strategy.
- **Tax planning, including inheritance tax:** A financial planner can build a strategy to help minimise your tax liabilities efficiently and in a way that is fully above board.
- **Estate planning including wills and Lasting Power of Attorney:** Organising all your affairs and assets to make sure loved ones are supported and your wishes are carried out if you become incapacitated or you pass away.
- **Private Medical Insurance (PMI)\*:** With continued pressure on our health service increasing the length of wait times, PMI helps you and your family access private healthcare quicker.
- **Home Insurance and conveyancing:** Home insurance is essential in safeguarding your home should the worst happen. Just as important are quality conveyancers who will manage the legal process of transferring ownership when you decide it's time to sell.

## Finding a good recommendation

Whether some or all of the above are relevant to you right now, it can feel quite daunting to start the process of seeking advice. That is especially true if you're expecting to speak to eight different companies about each individual topic.

One of our greatest strengths, is we are part of The Openwork Partnership, which is one of the biggest financial advice groups in the country. This means that at whichever point you enter; whether it's discussing mortgages, protection, pensions or investments, your individual adviser is supported by thousands of others who will be able to help answer any other needs you may have.

Not only is it great to have a good recommendation, it also means you can access expert advice in every area and build a comprehensive plan that covers all aspects of your financial plan. Best of all, you have the peace of mind and convenience of dealing with one expert network.

## Get in touch today

A holistic approach such as this ensures that all your bases are covered and helps minimise the risk of any potential gaps or missed opportunities.

So whether you have a priority or a clear goal in mind, advisers are able to work together and with the bigger picture in mind to help you identify every opportunity and make good progress towards your financial goals.

\*Private Medical Insurance is available via a referral service to a specialist.

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**

**THE VALUE OF INVESTMENTS AND ANY INCOME FROM THEM CAN FALL AS WELL AS RISE AND YOU MAY NOT GET BACK THE ORIGINAL AMOUNT INVESTED.**

**WILL WRITING, LASTING POWER OF ATTORNEY AND CONVEYANCING ARE NOT REGULATED BY THE FINANCIAL CONDUCT AUTHORITY.**