



## Is it time for a financial MOT?

Helping you secure a smoother ride towards a brighter future

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Consider your finances as a well-loved car that you've depended on for years. It helps you reach your destinations, but like any trusted vehicle, it requires regular care and attention. Just as an annual service keeps your car running smoothly and safely, a financial check-up ensures that your money matters are functioning at their best and moving in the right direction.

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A review isn't just about identifying potential problems; it's an opportunity to fine-tune your financial plan for improved performance, whether you're planning for the short or long term. It allows you to assess your financial health, ensure you're on track and modify your plans as your needs and goals change. Here's how a financial MOT can help you secure a smoother ride towards a brighter future.

### DO YOU NEED TO CHECK IF YOUR RETIREMENT SAVINGS ARE ON TRACK?

How confident are you that you're saving enough for retirement? It's all too easy to set up a pension and then neglect it, allowing it to operate in the background. However, life changes, markets fluctuate and inflation continues to erode your savings, which means you could risk falling short of your retirement goals.

Take time to review your pension contributions and assess how well your pension fund is performing. Are you on track to achieve the retirement you envision? A financial MOT can offer clarity while helping you determine if you need to save more, adjust your investments or explore alternative options to ensure a financially secure future.

### IS IT TIME TO CONSIDER REBALANCING YOUR PORTFOLIO?

Markets change, as we've observed in recent weeks with the announcement of President Trump's tariffs, which may signal a need to rebalance investments. Over time, your portfolio may drift from the original asset mix. For instance, a previously balanced allocation of 50% bonds and 50% stocks may now lean too heavily toward stocks due to strong historical market performance.

That's where portfolio rebalancing comes in. By realigning your investments to your preferred level of risk and financial goals, you maintain control and ensure that your strategy remains tailored to your needs. This step is especially important as you move through different life stages, and your circumstances at the time, each with its own level of risk tolerance.

### ARE YOU SAFEGUARDING WHAT MATTERS MOST?

While we cannot predict the future, we can prepare for it. Ensuring that you have sufficient protection in place is one of the most important steps to safeguard your financial wellbeing. Do you have life insurance, income protection or critical illness cover?

A financial MOT is the ideal opportunity to review your policies and verify that they're suited





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to your needs. Make sure the level of coverage aligns with your current circumstances, financial obligations or assets, such as your home. By doing this, you can safeguard your loved ones from financial stress in case the unexpected occurs.

## COULD YOU INVEST MORE TAX-EFFICIENTLY?

No one wants to give away more of their hard-earned money in taxes than necessary. However, without regular reviews, you might miss opportunities to invest more tax-efficiently and maximise your savings.

For example, are you fully utilising your annual Individual Savings Accounts (ISA) allowance or contributing enough to your pension to benefit from tax relief? Tax allowance rules can change, so it's essential to stay informed and adjust your investment strategy accordingly. A financial MOT can help uncover simple yet effective ways to make your money work harder for you.

## IS IT TIME TO REEVALUATE YOUR FINANCIAL GOALS?

Do your current financial goals still align with your life situation? Perhaps you've achieved some targets, or other priorities have emerged. Whether it's purchasing a holiday home, establishing an emergency savings fund, starting a business or

planning a once-in-a-lifetime trip, a financial MOT provides an opportunity to pause and reflect.

By reassessing your goals, you can develop a financial plan that reflects your current life stage and ambitions. It also presents the perfect opportunity to consider long-term objectives, such as funding your children's education, while remaining focused on your retirement plans.

## TAKE CONTROL OF YOUR FINANCIAL FUTURE TODAY

Your financial MOT isn't merely a box-ticking exercise; it's your opportunity to gain clarity, regain confidence and take control of your future. With expert advice and tailored insights, you can proceed knowing your finances are being managed effectively. ■

## ARE YOU READY TO TAKE THE FIRST STEP?

Contact us to discuss your financial MOT. Together, we can help you identify opportunities, make informed adjustments and secure a healthier financial future. Your future begins with the decisions you make today – so why wait?

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