



INVESTING FOR YOUR FUTURE



- 1 Do you have savings that aren't earning you much interest?
- 2 Have your savings been eroded by rising inflation, low interest rates and slow wage growth?
- 3 Do you have an amount you can afford to invest each month?

YES

An investment plan tailored to your circumstances could help you achieve your long-term financial goals.



- 1 Whatever stage of life you're at, would you like to be better off financially in the future?
- 2 Do you have longer-term financial goals for yourself/your family that you need to plan for e.g. becoming a homeowner or helping with your child's university fees?
- 3 Do you feel you'd benefit from professional financial advice before investing for the first time?

YES

A professional adviser can chat through your financial goals and investment options.

Discussing your current financial circumstances and long-term investment goals with a professional adviser could help your money work harder for you.



- 1 Are you aware that different types of investment are available depending on your attitude to risk?
- 2 Do you understand what asset classes are and how you can spread your risk?
- 3 Do you know the key things to consider before choosing what to invest in?

NO

Talk to a professional adviser to make sure you're fully informed before investing.



- 1 Would you be happy to invest in shares of any company e.g. tobacco, alcohol and arms firms?
- 2 Do you understand how your investment choices align to your risk appetite and future financial goals?
- 3 Would you feel comfortable choosing your own investments?

NO

A professional adviser will research the best options for your personal beliefs and goals.



- 1 Would you like to be able to access the money you have invested at any time?
- 2 Do you need help with deciding how long to invest for?
- 3 Are you prepared to invest your money for a minimum of five years?

YES

A financial adviser can discuss your investment options in line with your preferences and financial goals.