



# Identifying your financial objectives

Please tick any of the relevant boxes which you feel reflect areas of your financial planning which you would like to explore or review in more detail.

CURRENT FINANCIAL POSITION	SAVINGS AND INVESTMENT PLANNING	TAX PLANNING
<input type="checkbox"/> Assessing your assets and liabilities	<input type="checkbox"/> Savings with a specific objective in mind	<input type="checkbox"/> Minimising your taxes <ul style="list-style-type: none"><li>• <b>Income Tax</b></li><li>• <b>Capital Gains Tax</b></li><li>• <b>Age Allowance</b></li><li>• <b>Tax on your investments</b></li><li>• <b>Inheritance Tax</b></li></ul>
<input type="checkbox"/> Understanding your cash flow	<input type="checkbox"/> Tax efficient savings	<input type="checkbox"/> Using tax efficient investments
<input type="checkbox"/> Building a cash reserve	<input type="checkbox"/> Saving for your child's education or future benefit	<input type="checkbox"/> Aim to maximise tax reducing investments
<input type="checkbox"/> Maintaining your cash reserve for unanticipated events	<input type="checkbox"/> Investing for Income	<input type="checkbox"/> Reviewing joint tax position
<input type="checkbox"/> Consolidating loans or credit	<input type="checkbox"/> Managing Existing Capital <ul style="list-style-type: none"><li>• <b>Balancing your investments effectively</b></li><li>• <b>Aim to maximise returns on your savings</b></li><li>• <b>Aim to minimise the effects of inflation</b></li><li>• <b>Reviewing your tax position with regards to your investments</b></li><li>• <b>Establishing your risk profile</b></li></ul>	<input type="checkbox"/> Profit extraction from a business
<input type="checkbox"/> Evaluating your Mortgage Needs		
<input type="checkbox"/> Applying tax efficiency to your financial position		

Your home may be repossessed if you do not keep up repayments on your mortgage.

Identifying your financial objectives *(Continued)*

PROTECTION PLANNING
<input type="checkbox"/> Having the right type of cover in the event of <ul style="list-style-type: none"> <li>• Disability</li> <li>• Long term illness</li> <li>• Protecting your income</li> <li>• Redundancy cover</li> <li>• Major illness</li> <li>• Death</li> </ul>
<input type="checkbox"/> Protecting your ability to meet savings and education objectives
<input type="checkbox"/> Planning for business continuation
<input type="checkbox"/> Access to private medical cover
<input type="checkbox"/> Protecting your family
<input type="checkbox"/> Protecting your personal assets
<input type="checkbox"/> Understanding existing cover
<input type="checkbox"/> Providing adequate private nursing care

RETIREMENT PLANNING
<input type="checkbox"/> Ensuring an adequate retirement income
<input type="checkbox"/> Projecting the impact of early retirement
<input type="checkbox"/> Auto enrolment
<input type="checkbox"/> Understanding your benefits from <ul style="list-style-type: none"> <li>• Your company Pension</li> <li>• Old frozen pensions</li> <li>• Pensions you are saving into now</li> </ul>
<input type="checkbox"/> Managing Lifetime & annual allowances
<input type="checkbox"/> Reviewing old work Pensions
<input type="checkbox"/> Saving for your children's pensions
<input type="checkbox"/> Using Business assets for retirement

ESTATE PLANNING
<input type="checkbox"/> Preserving your family's wealth <ul style="list-style-type: none"> <li>• Wills*</li> <li>• Reducing the burden of Inheritance tax on your estate</li> <li>• Lifetime gifts</li> <li>• Retaining access to funds</li> <li>• Using Trusts effectively</li> <li>• Equalising your estate and your property</li> <li>• Estate creation</li> <li>• Utilising exempt investments</li> </ul>
<input type="checkbox"/> Planning for a smooth transition of <ul style="list-style-type: none"> <li>• Personal assets</li> <li>• Business assets</li> <li>• Property</li> </ul>

*\*Please note that advice relating to a Will involves the referral to a service that is separate and distinct from those offered by St. James's Place. Wills are not regulated by the Financial Conduct Authority.*

**Anything else not mentioned:**

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