

Before considering the current position, we need to be clear about your goals and have listed below your key goals and objectives based upon our discussion:

Example Mr & Mrs Michael Client

What?	When?	How much?	Why?
<i>I want to be financially independent</i>	<i>At Michael's age 60</i>	<i>£50,000 per annum income after tax</i>	<i>I will have the freedom to live my life the way I want without having to work</i>
<i>I want to ensure that the family can be financially independent in the event of the death or disability of the income earners</i>	<i>Immediate and ongoing</i>	<i>£50,000 per annum income after tax</i>	<i>The family will have the freedom to maintain the current lifestyle</i>
<i>I want to reduce the effect of Inheritance Tax on the children</i>	<i>Between now and at the time of death of both Michael and Jane</i>	<i>Save £196,000 tax</i>	<i>My children will be able to retrain the wealth we have created</i>

All figures are in today's terms and are adjusted in the financial plan for inflation