

The Building Blocks of Your Financial Plan

A financial plan looks at your whole picture, finds your needs and priorities, and puts the right pieces in place for your circumstances. These are the blocks we build with.



01 Life cover

Provides for the people who depend on you if something unexpected happens to you.

02 Budgeting

The first rule of every plan: spend less than you earn. A budget shows you where the money goes.

03 Debt

Structuring and paying off debt in the right order frees up money to build long-term wealth.

04 Your will

A valid, up-to-date will makes sure your assets go where you intend – and names a guardian for your children.

05 Savings

Short- and medium-term goals – an emergency fund, a holiday, school fees – need a savings strategy with clear targets.

06 Investments

Money for five years and longer can be invested, aiming to grow faster than inflation over time.

07 Retirement

How much you need depends on the lifestyle you want later. The earlier you plan, the more time does the heavy lifting.

09 Disability

Cover that protects you against a capital or income shortfall if you can no longer work.

11 Income protection

A monthly income while illness or injury keeps you from working – because the debit orders don't stop.

08 Tax & estate planning

Structuring your finances efficiently, and planning so your estate has enough cash for its costs.

10 Severe illness

A lump sum if you're diagnosed with a serious illness such as a heart attack, stroke or cancer.

12 Short-term insurance

Your home, car and belongings insured for the right amounts against loss or damage.

Which blocks are missing?

Let's look at all twelve together over coffee, and build the plan your family needs – in plain language, with no pressure.

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