

Are you planning for a better future?

With less than 3 months to go until you Run in the Dark on 13th November, we hope that your training is in full swing. As the proud sponsors of the 2019 Run in the Dark events in Ireland, Financial Broker understands the importance of good preparation and having a clear training plan in place in order to achieve your goals. Because good planning sits at the heart of what we do.

Every day, Financial Brokers throughout Ireland are helping clients to identify the life they want to lead, and then developing a financial plan to ensure that this chosen life is fully achieved. This takes empathy and understanding of the life goals of clients, and then experience and expertise to devise financial strategies that will ensure this desired life becomes a reality. We understand the important role that your finances play in helping you to live your life to the full.

However, Financial Brokers also recognise that prudent management of your finances is only one factor in helping you to live your life to the full. For this reason, conversations always stray well beyond money, as we help our clients to focus on all of the aspects of their lives that we believe require care and attention, in order to live the best life possible. We then tie these important areas back to the financial plan.

Mind your health

“Your health is your wealth” is an often used, but in our book a never over-used saying. But all the money in the world will be pretty meaningless if you don’t have the health to enjoy it. So we talk to clients about living a healthy life – staying fit, eating well, not smoking or drinking to excess. We don’t just “tip the cap” to this – we see this as a core input to a good financial plan. It is not unusual to see the likes of golf club fees or maybe the future purchase of a boat being included in a client’s plan.

Apart from feeling better now and looking after your long-term future, you’ll get the added benefit of lower rates on life assurance and other financial protection products.

Nurture your relationships

Again, all the money in the world is not much fun without someone to share it with. We gently guide our clients to achieve a work / life balance that enables you to build a better future, while also strengthening your relationships so that you live it with the people you really want around you. So ensure you build sufficient time into your life for the people you love – this might be going out for dinner with your life partner once a week, or maybe a family weekend away once every few months. It might be as simple as a movie night for all the family with no phones allowed, or a family walk or cycle. We all know that it’s the simple things in life that live long in the memory.

So we will often include the cost of weekends away, holidays or even a weekly babysitter in a financial plan – all of these cost money, but will help you build those all-important relationships.

Expand your mind

From time to time we come across a client who is going through the motions a bit, maybe a little stuck in a rut. While there can be a variety of reasons for this, sometimes it comes down to them simply not being challenged any more. Personal development and ongoing learning are really important to keeping you fresh, active and fully alive. So we end up gently guiding these clients to stretching themselves a bit more – within in their careers or in their own personal development.

Often though, this doesn't come cheap and needs to be carefully planned from a financial perspective. Your financial plan may need to include the cost of you finally undertaking that degree course that you always regretted not doing, or a part-time course to improve your skills. The win for you is your own development, personal growth and carried out without having to worry about the financial impact.

Do what you love doing

What's your unrealised passion in life? Is it a specific car, a holiday destination or getting involved in a community or charity organisation? What is really stopping you from achieving it? We find that most dreams are within reach, they just need careful planning and clear choices made. Your Financial Broker will help you to put a price on your dreams, will show you how achievable they are and will devise a plan to help you achieve them.

Planning helps you achieve your goals. The better your preparation and training, the greater your chances of success. While our focus is on helping people live their lives to the full, having a clear training plan for your running and remaining committed to it will help you achieve the best time possible for you, when you run on 13th November. Make your Run in the Dark one to remember!

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