

What do you expect from a financial planner

How do clients benefit?

Financial planning can, among other things, help clients to:

- make informed decisions about their money
- use their financial resources effectively
- choose financial products that suit their needs
- balance income and capital needs
- protect themselves against the unexpected
- understand the risks they face
- achieve an acceptable level of return on investments for the risk undertaken
- effectively structure and manage debt
- legitimately minimise tax
- provide financial security for themselves and their dependants
- achieve goals and their preferred lifestyle
- balance their current lifestyle with their preferred future lifestyle.

Client needs

While clients seek the services of a planner for many reasons, their needs can be grouped together in the following categories:

- debt management and/or restructuring of current finances
- wealth creation (including investment advice)
- financial protection (including insurance advice)
- retirement planning
- estate planning
- taxation planning
- business financial advice.