

The
XYZ
of investment.

0117 906 9489

WWW.GLFINANCIAL.CO.UK



Integrity
Financial
Planning

"Andrew helped me focus on what is important to me and necessary to achieve my plans and vision of the future. I look forward to working with Andrew over the years ahead."

**Dr. Trevor Lever,
TLC Consulting**

The Riverkeepers' Legacy.

I wonder how many of you reading this have had news which made you drop what you were doing and immediately rush to the maternity ward (or home) following the birth of your child, grandchild or siblings' children?

Or perhaps distance prevented this and instead you lingered close to the phone in anticipation of the announcement?

No matter how long or how eagerly we look forward to the advent of our own children; children's children; nephews and nieces, nothing prepares us for the actual experience when it comes. Family and children can change the way we look at life – especially the way the rest of our lives may affect theirs.

For those of us with or without our own children or family, are there not in our lives institutions, churches, hospitals, schools or charities? Causes dear to our hearts? These things can change the way we think about money choices, investing and wealth.

After making sure we are going through "Door Number One" – so we don't use up all our money before we use all of our breaths and heartbeats - we may begin to think of what our wealth might mean to others, whether it's our family or important causes in our lives.

Sure, we're careful not to let our affluence and generosity 'weaken' our children's character.

Our children are careful to stand on their own two feet and make their own way in the world.

But perhaps as our generation becomes first aware of what a significant legacy might accomplish in the successful lives of our children, we may be become resolved to see wealth in a new way.

Wealth properly cared for, is like a river. It deepens and widens as it flows from its source downstream. And so, a family – with growing capital far beyond increasing withdrawals – becomes, in the best sense of the word, a community of "riverkeepers".

The riverkeeper's role is to make sure that the river banks don't collapse into the water, to prevent floods, to keep the river always flowing as it should and that there is a natural balance of plants, fish and animals.

The 'riverkeeper' families will draw the 'water' they need in their lifetimes and bequeath the stewardship of the deepening, widening river of wealth to their heirs.

The gift we bring at GL Integrity as 'Senior Riverkeepers' is the training of potential families of riverkeepers (who are asking to be trained).

This gift is, in a sense, priceless because no one can say when, or even if, the good done by that wealth will ever end.



Andrew Stinchcomb
Director



“Unlike other financial advisers whose aims are to sell as many products as possible, Andrew’s aim is to find out what his clients’ need for money in the future is, and to help make it happen!”

Fiona Bevan ACMA, Fiona Bevan
Financial Management Ltd

Purpose Driven Investment.

With so many products in the marketplace the investment scene has become crowded. Today, you can invest in so many things and in so many ways, thanks largely to the internet. That can often be confusing – how do you know you are making the right investment and for the right reasons?

Here at GL Integrity we take you through a process to discover your purpose and align your

financial goals around it. This journey can be life changing.

One of the most powerful ways of staying on track with your investment journey is knowing what your personal mission, vision and values are. We’re not suggesting coming up with a family brand (although having a coat of arms works well) but knowing what you stand for definitely helps you to make the right choices.

Here are a few tips in crafting your mission, vision and values that will keep you heading in the right direction.

Mission: The mission deals with your purpose – your why.

Discovering your purpose in life is so important. When you discover it, it's really easy to say "yes" and "no" because your choices determine if you are getting closer to the reality of purpose or being distracted away from it.

Using the GL passport process you'll have a clearer idea on what that future will actually look like and our job is to help you define and accomplish your financial goals so the future you want becomes your reality.

To start the ball rolling – here are a few questions to ask yourself:

- What are you willing to struggle for?
- When you were a child, what activity would you do that made you forget to eat?
- What do you want to be remembered for at the end of your life?
- If you didn't have financial responsibilities what would you do?
- What are you naturally gifted at?
- Is the life I'm living worth what I'm giving up to have it?

Being honest with yourself is the fastest way to discover your purpose. Once you know it, are you willing to make the necessary changes in the present to affect your future? That's where purpose driven investment comes in.

Vision: The end goal – what does a perfect future look like?

Starting with the end in mind is crucial for purpose driven investment. Making your vision clear can be achieved in many ways: one way is a vision board. The law of attraction is powerful and having pictures of the life you want really helps you get clarity.

Another way is writing the vision down and making it plain. This is one of the benefits of the GL Passport. The act of writing will literally imprint your brain with your vision. It will inspire you and give you a sense of confident expectation of what the future will hold.

Values: The key components to create culture.

Values help craft the culture of your home and family. Having clarity on your values allows you to celebrate behaviours that enhance the journey or change those which take away from it. For instance, if you value fitness, then endless trips to the takeaway are not going to enhance that lifestyle. You might be better saying no!

A simple way to achieve this is to take your family name, and attach a value against each letter. Let's use "Gerrard" as a family name:

G | Giving

As a family we are committed to giving our time, talent and treasure for good causes.

E | Excitement

Life should be lived to the full and we are committed to having great experiences.

R | Risk

We are not risk adverse but we take calculated risks – we fall more into faith than fear.

R | Rest

Working hard has to have a reward and taking time out to rest and reflect is vital for a healthy life.

A | Altogether

We make decisions for the benefit of the whole family – we discuss and are collaborative as a family.

R | Run

We take time as a family to stay active and make it part of our daily lives.

D | Direction

We have a vision and reflect on its progress continually.

Adopting these principles will help you as you navigate your family along the pathway to success. If you have enjoyed this article, why not share with a friend? *"Happiness is not a goal...it's a by-product of a life well lived."*
Eleanor Roosevelt

"It is very re-assuring for me to be advised by a person with high ethical code of practice which fits with my standards as well."

Gordon Morris, Director,
Gordon Morris Ltd

The Real Truth About Money.

We all want advice we can trust. Everyone wants to be told the truth. The Real Truth about money can be condensed into five words: Life Is Not A Rehearsal.

Have you noticed that time is slipping by and it slips by more quickly than we realise? Ten years ago it was 2009; this seems a shorter time than ten years' time in 2029. True?

The real truth about money – the Bedrock Truth upon which all other truths stand – is found in the degree to which it serves you, by which I mean: you, your plans, your loved ones, the causes which matter to you and your legacy.

This means it's not about the Square Root of a Sharpe Ratio; Hot Fund Fads; Bitcoin Bubbles or the latest nugatory market 'correction' from the shrieking heads on CNBC (who, incidentally, know nothing of your existence let alone your heartfelt goals). Just like the 1980's song, "Looking For Love In All The Wrong Places", this outside 'information' is the wrong place to look and a deafening distraction; not least, because none of this noise matters to an income which you cannot outlive and which out-paces rising prices by orders of magnitude. What you actually need are earplugs and an inside insight.

Ear plugs from all good retailers. Where do you find this inside insight? By starting at a higher level and asking the Big Questions which reveal your desired ports of call on your life's journey and therefore which financial choices should be taken, how they should be taken and with whose help.

So, let's pause for a moment. Begin your own inquiry very simply by giving some thought to these questions. Find a pen and consider writing down your answers on a piece of paper or in your journal:

- What do I want to do with the time I have left on this planet?
- When can I stop doing what I no longer enjoy?
- When can I start doing more of what I really love doing?
- What do I need to do ensure that the people I love are totally financially secure whatever happens?
- How much is enough?
- Will I have enough? Will I have too much? Have I got enough now, and don't know it?

Financial planning, which is purpose driven, reveals, defines and quantifies your answers to these questions through an intentional values and goals conversation supported with a realistic assessment of what you have and a step by step action plan which leads to rewarding results for everyone involved.

Whatever your goals, whether you're thinking about your "Financial Independence Day"; a comfortable retirement and staying comfortably retired; buying a new house or saving up for your next family holiday, writing these goals down and aligning them with what matters most to you is the cornerstone to a monumental Master Plan which is worthy of your commitment to its implementation. How you go about doing this depends on the importance you place on your precious – and finite – 168 hours in your week. But more on that later.

Stage One – Purpose

Everyone knows about the importance of planning ahead. But not everyone appreciates the importance of defining a purpose for your finances. So, what do we mean by planning with "Purpose", which is stage one?

Well, some people value time spent with their family above anything else, while others prioritise making plans for a comfortable retirement. Most people see the importance of planning for the unexpected such as the financial impact of dying too soon or a long-term illness. It's often all three, and more.

How do you define your goals with precision? Whichever method you choose, it is helpful to show on paper a clear relationship between your values, your goals, your current financial reality and how they interact. We have found, and you will find, that having the GL Passport as the locus of a face to face conversation achieves meaningful goal definition, calibrated to your values.

When we articulate and set goals guided by clear values, several things happen. We make financial choices from a place of confidence, strength and dignity. It gives your financial planner the ingredients to create a meaningful financial plan and a context for independent financial advice. It provides you with the motivation to set sail and stay the course as you reach your goals and ports of call with your planner.

Stage Two – Planning

What's next? "Planning". This is stage two. You have three choices with how you use your GL Passport: you may try to create a plan yourself; if you have a financial adviser who is also a Certified Financial Planner™ professional, you may hand them your GL Passport and ask them to create a plan for you; and, of course, you can also ask us to join you as part of your crew – and we'd welcome the opportunity to be your navigators. If you have more important things to do with your 168 hours or value a sounding board, you'll want to take one of the last two options.

Stage Three – Advice

If you want us to help you now, we'll construct a visual Master Plan. This is not a thick, static report. Instead, by using sophisticated financial modelling software, we can apply our planning expertise in a more dynamic way bringing it to life with multiple scenarios in real time during the planning meeting with you. You see your income, outgoings and your net worth from now until you're 100 years old or more. Its implementation is stage three, "Advice": this may involve investment, pension, tax and insurance recommendations, but it may not. You may have other assets such as property or the value of your business to bring into the mix, so you can enjoy your life and maintain the lifestyle you want to have.

Stage Four & Five – Behaviour & Progress

But that's not all. Things change along the way. Our response to events, our "Behaviour" in other words, and "Progress" against a plan need to be reviewed and adjusted to remain successful. These are stages four and five. So, we won't leave you high and dry. We'll offer a long-term relationship through one of our review programmes travelling with you "by Land", "by Sea" or "by Air" so you progress towards the lifestyle that you wish to have and make a difference, not only to your quality of life but those of future generations.

If this approach resonates with you, we'd love to help you make a start on your journey.

"Be brave enough to live the life of your dreams according to your vision and purpose instead of the expectations and opinions of others." Roy T. Bennett, The Light in the Heart



“Andrew took my wife and I on as clients in 2007 and since then, has brought a tremendous amount of insight, clarity and professionalism to our financial, tax, investment, insurance and retirement planning.”

Andy Page, APWD

The Power Of Purpose.

Let's assume you know your purpose, or that you want to know the benefits of knowing it before settling on it. There are several benefits and principles you'll enjoy when you're committed to your purpose.

What are they?

You'll find it's easier to say no.

You will focus on the right things, not just the 'easy' things.

In a culture that is scared to offend, saying “Yes”

and perhaps later regretting it leads us into the trap of trying to please all the people all the time. Not only does this risk resentment at a situation we created by over-committing, it leads us to neglect ourselves and our loved ones and can drain our self-esteem when we back out of commitments we have made to others. It's a bit of a pickle.

When you know your purpose, it's liberating because you make choices which move you in alignment with it, rather than taking you further away from it.

The word, "Yes" can be the enemy of focus. The knack is to first know your strengths and maximise them whilst building a strong network of people around you in areas where you are weaker.

And to say "No" (nicely) more often!

You can enjoy the journey.

When you know the destination, you can enjoy the process of getting there.

The fun is in the building. New relationships, new countries and new opportunities present themselves as you begin to build your tomorrows, today.

The seldom recognised benefits of setting your goals are not so much in their achievement, although that's exciting, but in what you will become as a person in order to achieve them – the skills you'll need; what you'll learn and the personal growth you'll experience.

It might take a lifetime to realise some of your goals, but don't put your day to day life on hold! Smile, and enjoy the journey!

You can take time out.

Knowing that following your purpose is a journey, you'll learn to pace yourself.

Many people talk about productivity. That's about managing our energy levels as much as anything else. It's not about putting in all the hours, it's about making the hours that you put into it count. Cutting down a tree with a blunt axe will take longer with more effort than if you stop to take the time out to sharpen the axe.

When we're tired we tend to react to events when they go wrong, rather than respond. We lose perspective. Troubles are magnified. When things don't go to plan we need a clear head to navigate a way through.

I try to remember this tip when I feel overly busy and overly tired: go to bed one hour earlier every night for a week. By the end of the week you will have gained an extra night's sleep – and a bucket load more perspective!

You'll attract like-minded people.

When you are clear and 'on purpose', people are attracted by your confidence.

Winners win, and they win because they

hang around people who know how to win. Circumstances may come to challenge you but overcoming adversity is a must as you move in alignment with your purpose.

Positivity will always beat negativity. You need people with different outlooks to contribute to the richness of life, but be sure they help you to move forward, not hold you back and persuade you out of your journey.

Lastly on your journey...

You'll experience gratitude.

My friend and coach, Doug Carter, starts his coaching calls with the question: "Ok, three best things?" What is he doing? He's setting up the habit of gratitude within me because he knows that to reflect on the three best things for which I am grateful since we last spoke builds resourcefulness within me and infuses me with peace. And it will do the same for you.

When we have a sense of entitlement we expect the world to give us something. This is unrealistic. Whereas when we are thankful for who we are, where we are, what we have and purposeful in our choices, we see those good things will and do come to pass and we notice all the things for which we can be grateful that we otherwise would take for granted.

Gratitude is the attitude of the longer-term view which will leave us constantly amazed, whereas entitlement is a short-term view which leads us to deep frustration.

In a place of gratitude, we understand the importance of enjoying 'the now' and looking at life through the lens of realistic optimism.

Of course, the power of purpose operates in all realms of life, and not least in bringing meaning and direction to our financial choices for ourselves and future generations. You may have discovered this truth already with a purpose led financial planner. You may not.

If not, why not discover the XYZ of Financial Planning for yourself?

"Carve your name on hearts, not tombstones. A legacy is etched into the minds of others and the stories they share about you."

Shannon L. Alder

Invest Purposefully in Just 3 Steps.

1. WHAT'S YOUR SCORE?



Taking the first step to making adjustments in your life involves first examining where you find yourself. You cannot expect what you first don't inspect. This is where the GL Integrity F.I.T. For purpose test comes in, a simple, straightforward test comprising twelve questions about choices you have made or are still making.

Once you have taken the test and been given your results, GL Integrity will make some basic recommendations to improve your overall financial fitness by turning intentions into actions.

2. GL PASSPORT



Our GL Passport will define your desired lifestyle, your values and your goals for a meaningful and accurate financial plan. It will act as a compass to guide you through life, offering a reasoned, lifestyle approach to comprehensive financial planning and advice.

The GL Passport takes into account what matters most to you and quantifies goals, timescales and expectations, which are all fundamental to our provision of accurate signposting.

3. LAND, SEA & AIR



To help you, we offer you three routes in your journey: by land, sea or air. Each route deals with your circumstances in the round (all your goals, cash reserves, debt, investments, tax and protection) plus areas of further focus aligned to the number of goals and complexity of your bespoke financial plan.

Navigating "by land" will give you a comprehensive financial plan with one area of focus. This is a route for people who are just starting out or who have straightforward circumstances, for example. Navigating "by sea" will give you a comprehensive financial plan with up to three areas of focus, ideal for someone who has a growing business or several significant goals, for example. Navigating "by air" requires the full spectrum of advice available so you have access to up to six areas of focus with your comprehensive financial plan.

START YOUR JOURNEY TODAY

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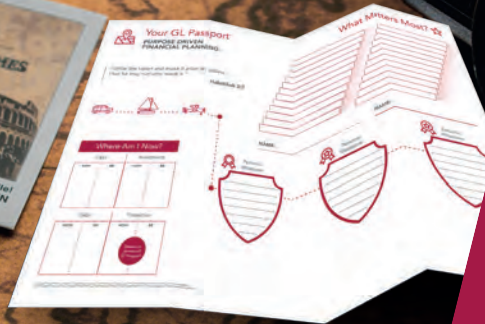
Freedom



Interdependence



Training





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