



Anita Gatehouse

Your Lifestyle's Financial Expert

# Who's steering your ship?

Are you in a rudderless ship or are navigating a great financial course? I am a big believer in having a plan.

Understanding what you have and how far it will take you is one of the first actions to make the most of your planning years and using an adviser often saves more than it costs and offers significant value in many ways. You don't know what you don't know!

Here are some pointers to help you begin:

Try to clear any expensive debt before saving.

Save early – the magic of compound interest means the first pound saved is the most valuable

Take advantage of tax reliefs: ISA's and pensions which grow free of personal taxation, pensions also qualify for tax relief on your contributions.

Protect your loved ones –what happens if you

don't get there? Life insurance is generally inexpensive creating peace of mind.

Don't forget critical illness cover – people in the UK are 5 times more likely to suffer a critical illness like heart attack, cancer or stroke before 65 than they are to die. Useful to repay your mortgage?

Inheritance planning to protect your wealth from tax must be considered whilst time is on your side, it is often left too late. And make a will!

Proper planning definitely creates peace of mind and a smoother, less bumpy journey

If you would like a free 30 minute meeting to discuss your own position, telephone Jo on **01562 745730** to book an appointment.

Have a look at what our clients say about us on our website: [www.cre8wm.co.uk](http://www.cre8wm.co.uk)



- Want to know how much you need to be able to retire securely, maintaining a good standard of living?
- Want to really understand what you have?
- Want to leave a legacy for your children and grandchildren?



Our clients have rated us as one of the top advisers in the country helping them answer questions like these.

Why not give us a call on 01562 745730 and come in for a coffee taking advantage of our free 30 minute meeting.

## cre8 wealth management

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