

Freedom



What is freedom? Is it?

Not being tied down to work

Free to do what you want when you want

The George Michael song (we will leave that one there)

“Freedom is fresh air and a trampoline” - that quote came from my daughter, she is only 7

The ability to live the life you want

Enjoying life without worry

SO WHAT DOES FREEDOM MEAN TO YOU?

Is your answer linked to money? At some level freedom is always linked to money, it must be, because without money it would be difficult to operate. You could not sit down in your favourite restaurant without a form of payment. Have you ever attempted to drive away from a petrol forecourt without paying? How about boarding a plane naked? (clothes cost money, just ask my wife!) for a dream holiday without a passport or tickets.

Money is important, in fact it's right up there with oxygen. Don't get me wrong, I am not saying money is all that is needed to achieve freedom and enjoy your time on this planet experiencing the best of what life has to offer and feeling totally fulfilled..... If only it was that simple. Financial independence facilitates freedom for sure, if you have enough money you have the opportunity to live your dreams and lead a life without boundaries. So why is it that there are people who already have more money than they could ever spend in their lifetime who still do not feel free to

make the most of it. If you are in this position you might continue to feel a sense of unease around your finances and/or have not managed to change your mindset and attitude to allow for the wealth to impact on your lifestyle.

THE FREEDOM EQUATION

Dream + Plan + Money + Mindset = Freedom!

Firstly you need to know where you want to be and what you want to do, that's the **Dream**. Next is how you are going to get there, the **Plan**. Establishing just how much **Money** you need as everyone needs a different figure, then the small matter of achieving it (if you haven't already). Finally your **Mindset** and attitude needs to be working with you not against you.

That's all easier said than done, especially considering most people don't even have a dream written down on paper. Financial advisers can be really good at helping your money grow (I have got to say that as I am one) However, financial

planning can be rather pointless if you are just aiming to make your money grow for no other purpose than just for the sake of it. Not to mention boring, this is your life, you need to make the most of it. A bit of excitement around the planning of it wouldn't go amiss. Sadly I have come across some financial advisers who have got the personality of a dead badger (no offence If you are a financial adviser, I am sure I don't mean you). The point is this, financial planning is not enough to realise and enjoy your dreams. Add coaching to the process and it can be life changing.

As it happens, at Lloyd & Co. Financial Planning that is exactly what we do. Our company was set up and exists to help you live the best life you possibly can. Talk is free so get in contact to see what we can add to your life.

We are not the only ones talking about freedom. The government have jumped on the bandwagon and declared the freedom of pensions.



THE FREEDOM OF PENSIONS

As of April 2015, pensions are set free following the biggest changes to pension legislation in a lifetime.

Pension freedom conjures up images of pensions being released from prison after serving 20 years for a crime they didn't commit. Not quite, pensions are innocent; all they have ever wanted to do is help. It has been the restricted inflexibility of accessing your pensions that has held them back. Imprisoned, no. Shackled? Definitely, now the shackles are off and you have more flexibility than ever before. Pension freedom can contribute to your freedom.

Have you got a pension – you need to speak to us

Have you not got a pension – you need to speak to us

Do you want to access your pension – you still need to speak to us



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Financial planning- it's not **all** about the money



David Lloyd