



Ask Amanda

"Very little has changed in my life during the last 12-18 months, why should I review my finances?"

When and how often you should review your financial position is a question I often get asked by people attending my financial surgeries. There are several questions which I feel are important to consider when looking at whether you are due for a financial review:

- 1. When did you last sit down and fully review your finances?**
If you have not had a review for 12 months or more, you may not be aware of legislation changes or new opportunities which may be open to you.
- 2. Have your personal plans and aspirations changed since your last review?**
Are you now looking at retirement closer or wish to look in more detail at inheritance planning? Perhaps you are looking at downsizing and want to make any surplus monies work efficiently for you
- 3. Are you fully aware of changes in French laws which may have come into force since your last review?**
In 2015 there were changes in will legislation in France, personal pension options in the UK and how social charges have been applied to UK pensions. Whilst in 2014 French authorities applied social charges to growth on certain investments which had previously been exempt.
- 4. How are any investments or savings you hold performing against your expectations?**
When you took out an investment or savings plan, it is likely you looked at how they had performed and this past performance made a sizable contribution to your choices. That information is now out of date and replaced by more recent information. Reviewing this new data is vital in ensuring your money is still working for you to its best ability.

Just because your last year feels fairly standard, you should not underestimate how external factors can have an effect on your financial security and your ability to make the best use of any money you have worked hard to earn.

The next 'Le Tour de Finance' event is **9th March** in Poitiers. Email me if you would like to book a place. (See advert below)

Whether you want to register for our newsletter, attend one of our road shows or speak to me directly, please call or email me on the contacts below & I will be glad to help you. We do not charge for reviews, reports or recommendations we provide.

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The Spectrum IFA Group



The Spectrum IFA Group
Independent Financial Advisers

Look forward to seeing you in Poitiers on 9th March

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Bringing experts in French Expat Finance closer to you



9TH MARCH POITIERS
10:00 Welcome coffee | 10:30 Seminar | 12:30 FREE Buffet lunch

As an expat, do you make the most out of your finances?

Are you interested in finding out how to make the most of your money? Why not take the time and come to a local event, bring some friends and make it a great day out?

Le Tour de Finance is the financial forum for expats which will help you with a range of different financial products and services. We want to reach expats where you live so that you can seek advice particular to your local area. Tax advice, pensions, mortgages, healthcare,

schools, business advice and making the most of your assets are just some of the subjects that expats need to know more about.

The forum will bring together key players who assist expats settling or already living in these areas. It will also be an ideal opportunity to socialise by enjoying a free Buffet lunch and meeting people in similar circumstances in your neighbourhood.

For more information, visit www.ltfd.eu or call 01 44 83 64 64



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