



## Ask Amanda

### How do I know if it is time to review my Finances?

Many of the people I talk to are unsure about when and why they should review their financial situation. These are some of the areas I advise them to consider:

#### Have there been changes to any UK or French regulations which may apply to me?

For example in 2015 there have been changes to UK personal pensions and inheritance laws, whilst last year the French authorities changed some of the rules on Assurance Vie and social charges. If you have an existing Assurance Vie that you haven't reviewed for some time or historic UK pensions, now may be a time to look at them a little closer.

#### Have there been changes to any UK or French products I have or overall economic performance?

The past year or so has seen the Pound strengthen versus the Euro and over the same period we have seen a reduction of interest paid on many French Livret A accounts. Do these changes affect your income significantly? Again if they do you may want to look at your options?

#### Have your personal circumstances changed since you last had a financial review?

Maybe you have recently divorced or changed jobs and your income has increased or reduced or perhaps you are starting to look closer at retirement planning?

If the answer is yes to any of these questions, then the time may be right to speak to me about your situation. You can either make an appointment to see me or pop in to one of my financial surgeries and I will be happy to discuss your own plans. I will be at:

- **Café Cour de Miracle, Vouvant:**  
Thursday 10th September, 11.30 - 14.30
- **Bar/Brasserie Vue du Chateau, Bressuire**  
Friday 25th September, 11.30 - 14.30

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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- ▶ **Amanda Johnson of The Spectrum IFA Group**
- ▶ **05 49 98 97 46 or 06 73 27 25 43**

The Spectrum IFA Group



**The Spectrum IFA Group**  
Independent Financial Advisers

**Why not make an appointment  
to see how I can help you?**

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