Richard Higgs, Financial Planner, Posts.

LinkedIn Hashtag Stats:
#financialadviser - 8,800
#financialadvisers - 9,287
#financialadvice - 11,706
#financialplanning - 65.5k
#retirement - 14,687
#engineering - 1,766,632
#technology - 26m
#science - 86k

Post 1 - Introduction, Problem Solving

Like puzzles? Life is the most complex, intricate puzzle you'll ever complete.

Thanks to my background in #engineering, I love puzzles and problem solving, and it factors into my work with my clients every day.

Looking at the big picture, solving it - which means #financialplanning ease, success, achieving your goals, maybe #retirement if it's part of your plan - seems almost impossible.

But when you break it down, it doesn't just become solvable - it becomes actionable, too.

Most people think that #FinancialAdvisers are just for wealthy people and big corporations. That's why most people don't achieve their long term goals, manage their finances so they have enough to play with in later life, and live the life they desire.

I'm not just a Financial Adviser - I'm a Life Planner. I'm here to help you sort the pieces and assemble your life puzzle. A true partnership, I care about you reaching your goals just as much as you do. Highly qualified, highly experienced, highly human, and here for you.

Send me a message for a no-obligation, no-cost meeting to get to know each other and discuss your life plans, goals and how to achieve them.

Post 2 - Cash Management

Want some free cash?

Okay, not free - nothing in life ever is. There are, however, different ways of managing and adding to the idle cash sat in your bank account.

We all need #cash - to pay the mortgage, the bills, cover unforeseen emergencies and #business expenditures - but putting all of it into a bank account that will earn you next to no interest doesn't do you, or your life plan, any favours.

That's why smart #cashmanagement is so important. Finding out which banks offer the best interest rates, whether they're fixed or flexible, the best access terms for you - it's all tedious work for anyone that isn't an expert in it.

I'll take that responsibility off your hands, so you can get on with living the life you want to.

If you'd like to plan for your future, both financially and personally, send me a message for a no-cost, no-obligation meeting where we'll discuss your life plans, goals and how to achieve them.

Post 3 - 6 Core Values

Living your desired life doesn't just happen by chance - you need to plan for it. With a clear, concise, actionable plan, you can take your life in any direction you'd like - both financially and personally. I'm here to help make that happen.

There is so much to being a Life Centred Planner and #FinancialAdviser, so here are my 6 Core Values, summing up me, my business and how I work with clients, with a focus on Return on Life, not just Return on Investment.

1. Organisation - Bring order to your financial life. Clear finances, clear path, achieving your desired life.
2. Accountability - Help you follow through on financial commitments.
3. Objectivity - Provide insight to help you avoid emotionally driven decisions in monetary matters. I'll tell you what you need to know, rather than what you want to hear.
4. Proactivity - I'll work with you to anticipate your life transitions and how to be financially prepared for them. After all, time spent preparing is better than time spent repairing!

5. Education - Explore what specific knowledge you'll need to allow you to live your desired life now.
6. Partnership - When you're working with me, I'm not just another face in the crowd. We'll have a well oiled, well-maintained partnership, making plans, decisions and actioning them together.

Ready for a partner, guide and expert of #finances and how they affect your life plans? Send me a message for a no-cost, no-obligation meeting and let's get to know each other.

Post 5 - Personal Financial Protection

What would you do if your world crumbled around you?

Sometimes, even the biggest emergency fund isn't enough for an individual or their family to survive financially. Serious illness, injuries or even tragically death can disrupt everything you know, and your emergency contingency fund may not be able to handle it all.
As your #FinancialAdviser, part of what I offer my clients is a rounded, tailored-to-you protection plan to ensure that your lifestyle and financial position stays secure and strong.

It's far easier to prepare rather than repair. Don't let it get to that stage for your family.

Send me a message for a no-cost, no-obligation chat to discuss securing your financial future.

Post 7 - Building Wealth For The Future (30-55yrs)

Buildings don't just appear - they're constructed from carefully planned foundations. The most beautiful buildings can take years to design; the foundations, the pillars, the #architecture - but they're also the sturdiest, most reliable, most impressive.

Building #wealth for the future works the same way. Planning for your future as a young family can be imperative to your later life, retirement and childrens' lives.

Whether you'd like to retire early, fund your children's further education, get them on the property ladder or just ensure your later life is as comfortable, secure, stress-free as possible, starting early can make a huge difference.

If you're interested in securing your family's future, send me a message for a no-obligation, no-cost meeting.

Post 8 - Approaching Retirement - 50 to 70 yrs

What do you want to do with your retirement? Travel the world? Invest in property? Start a business?

Between 50-70 is when we start making solid retirement plans, paving the way for our older selves. You deserve to enjoy your retirement to its fullest degree, so whatever your plans for retirement, I'm here to help make them a reality. Making the right #financial choices while you're earning a wage will give you more freedom during #retirement when it stops.

Let's schedule a meeting, and discuss your #financialplanning for retirement and beyond.

Post 9 - At Retirement 60-70 yrs

This is it. You've worked hard for decades, and now is your time to rest, recuperate and spend your money, time and energy on whatever you desire, wherever you desire.

Decisions at this stage (usually around 60-70 for most of us) are pivotal. #Retirement doesn't have to mean losing control of your #finances, though. I'm here to help you understand the true cost of your retirement plan, how to minimise your tax, the various retirement income options available to you, and your estate and inheritance plans.

I know that for some people, the idea of retiring can be daunting. Your whole way of life changes, and you need a candid, honest expert to help guide you, offer you advice and help you make plans that will come to volition.

If you'd like to schedule a meeting with me (cost and obligation free, of course) to discuss your retirement plans, just send me a message.

Post 12 - Holistic Financial Planning

Holistic Financial Planning. To me, financial planning isn't just #financialadvice and that's that - it's #lifeplans, retirement plans, tax management, pensions if you so decide you'd like one, getting your children on the property ladder or managing their inheritance and most importantly, allowing you to live the life you want to.

It's about understanding the human needs behind the financial needs. It's about being present and aware, on hand 24/7. It's about caring about you, your family and your businesses welfare and financial stability just as much as you do.

Many #FinancialAdvisers will offer everything on the monetary side of things, and nothing of anything else.

With me, it's a little different. Alongside offering you an all encompassing financial plan, I pride myself on being three things.

Highly qualified. Highly experienced. Highly human.

If you're looking for a partnership, rather than just an adviser, then I'd love to schedule a 30 minute no-obligation, no-cost Zoom meeting or phone call.

Post 13 - Addressing Everyone

You wouldn't host a dinner party without planning anything, would you?

Quite simply, everyone should have a financial plan at every stage in life.

If you want to live your desired lifestyle, you have to plan for it. If you don't know how to plan for it, you need a #financialadviser. More specifically, this financial adviser - one that cares about the journey, not just the destination.

With my background in engineering, if you're in the #engineering, #technology or #science sector, I'm looking to work with you to help you manage your finances and life plans.

What's 30 minutes out of your day to discuss securing your financial future for good? Send me a message for a no-cost, no-obligation Zoom meeting or telephone call, and we'll discuss everything you'll need to know, and all the financial and security benefits that come from working with me.