

Welcome to the April 2009 edition of Achieving Financial Success a regular e-mail designed to help you make the most of your money!

Following on from the last edition, which was dedicated to helping you Turbo Charge your finances to survive the credit crunch (did you get your copy?), this edition is focused on helping to get you in great shape to take advantage of better times ahead!

## **The LFP Asset Management 5 Part Credit Crunch Recovery Plan**

### **# 1. Emergency Repairs**

With mortgage interest rates at record low levels now is the time to review all your credit agreements and make sure that you really are making the best use of your monthly repayments.

Sometimes all it takes is a transfer between credit cards to save you literally hundreds of pounds in interest.

**Most of us have seen our mortgage payments reduce substantially recently – maybe now is the time to use these savings to accelerate the repayment of that credit card that you have only been making minimum payments against!**

**Here's a brief taster of how we can help you to – “Accelerate Your Debt Repayment”**

Most people with credit card and loan debts will be advised to pay off the highest interest rate credit card or loan first which seems like sensible advice.

**Wrong – in most cases this is the worst thing you can do!**

Most advisers will tell you to save an amount equivalent to at least 3 months living expenses before you embark on a process of debt repayment.

**Wrong – it will take most people longer to save this amount than the term of their loan!**

Most people think that in order to repay their debts early and become debt free they will have to forego many of the nice things in life and be miserable in the process.

**Wrong – in most cases it is possible to massively accelerate your debt repayment within your current income and expenditure!**

**We have developed a very simple, yet highly effective way, to help you repay your debt quickly and become debt free in an amazingly short period of time.**

Contact me on 01752 603232 for more information.

## # 2. Service & Oil Change

### **Time to get under the bonnet and get dirty!**

When was the last time you blew the dust off your life assurance, sickness and buildings and contents insurance policies?

- Are they still relevant?
- Do you even know why you have them and what they are for?
- Are you insured elsewhere for the same cover – you will be amazed just how much overlapping there can be!
- Are you paying too much?

**If one or more of the points above apply to you the chances are we can save you money, improve your cover, or both!**

*Don't worry about getting dirty yourself – just call us!*

## # 3. Satellite Navigation – Do you know where you are going?

**There is an old saying that goes “If you don't know where you are going, you will probably get there!”**

It is a well publicised statistic that the mere fact of writing down your goals increases the chances of you achieving them dramatically.

However like most of us you may have given little thought to your long term financial goals as you get caught up in day to day living.

*So How Can LFP Help Me?*

**We work with you to help you develop your own comprehensive Financial Plan designed to create and protect your capital, build a profitable saleable business, improve investment returns, minimise your tax liabilities and, above all, to help you achieve financial independence and with it the freedom to live your life as you wish.**

*This is achieved in four stages:*

**Step One: *Setting Objectives***

Fundamental to any serious planning, you have to know where you want to go before you set off! Completion of our Financial Planning Questionnaire forms part of this essential first step.

### **Step Two: *Taking Your Bearings***

Current and projected valuations of your investments will be obtained; the performance of your investments, pensions and insurance policies analysed, and the profitability of your business, your tax position and your borrowing costs reviewed.

### **Step Three: *Plotting A Course***

Strategies will be explored, developed and then incorporated in your Plan so that your objectives are achieved quickly and efficiently.

### **Step Four: *Keeping You On Course***

In Today's fast moving financial climate, your position will need to be reviewed and, when appropriate, your plan modified. Regular meetings are essential.

### **So What Do I Do Now?**

**Call me on 01752 603232 to find out more.**

## **# 4. Tune-Up your engine!**

**Get motivated and stay motivated – some essential reading!**

### **The Richest Man In Babylon**

#### **Synopsis**

An inspirational guide to personal money problems which presents eleven ancient Babylonian tales revealing the way to financial success.

<http://astore.amazon.co.uk/lfpassetmanag-21/detail/0451205367/026-7935265-3588400>

### **The Concise 33 Strategies of War** - Robert Greene

#### **Synopsis**

"The Concise 33 Strategies of War" is a guide to the subtle social game of everyday life. Based on profound and timeless lessons, it is abundantly illustrated with examples of the genius and folly of everyone from Napoleon to Margaret Thatcher and Hannibal to Ulysses S. Grant, as well as diplomats, captains of industry and Samurai swordsmen.

<http://astore.amazon.co.uk/lfpassetmanag-21/detail/1861979983>

## **The Rules Of Wealth – Richard Templar**

### **Synopsis**

"An indispensable guide to the nature of money and personal finance" - The Times.

Money - it makes the world go round. We all secretly believe that it can make us happy. After all, wouldn't it be great to have enough of it so you don't need to worry? Enough to buy that dream house, car, or simply enough so you don't have to think about what you're spending? So how do the wealthy get rich? Is it luck? Or do they know something we don't?

Yes they do, they know The Rules of Wealth. The rules of acquiring it. The rules of growing it. The rules of keeping it. And the rules of spending it.

<http://astore.amazon.co.uk/lfpassetmanag-21/detail/0273710192/202-1199847-6715039>

## **Feel The Fear & Do It Anyway – Susan Jeffers**

### **Synopsis**

What is stopping you from being the person you want to be and living your life the way you want to live it?

Fear of tackling an issue with your boss, fear of getting to grips with a problem in your home. Fear of change. Fear of taking control...

Everyone has their own list of fears which seem to run through their lives. Susan Jeffers' inspiring and mould breaking book shows us how to become powerful in the face of our fears. Feel the fear, she argues, but do it anyway.

<http://astore.amazon.co.uk/lfpassetmanag-21/detail/0091907071/202-1199847-6715039>

## **# 5. Lower your emissions**

### **Time for a review of your pensions and investment plans!**

Whilst fund values have been affected by the credit crunch, opportunities exist to capitalise on the current situation and take advantage of low market valuations.

**Now is also a very good time to start your regular savings investment plan, with low current unit prices and with contributions starting from as little as £100 p.m.**

*- If you don't already have one – its time to get started! Call me on 01752 603232.*

### ***Useful Websites***

Visit our online store for all your purchases! <http://astore.amazon.co.uk/lfpassetmanag-21>

**For that special gift! Visit**

<http://www.lingerieonlinedirect.com>

**For the bikers amongst you visit**

<http://www.bits4motorbikes.co.uk>

**Compare & switch gas and electricity prices**

<http://www.ukpower.co.uk/?referer=112>

**For the cheapest petrol prices in your area**

<http://www.petrolprices.com/>

**Check your benefits entitlement**

<http://www.entitled.co.uk>

**Recycle and get paid for your old mobile**

<http://envirofone.com>

**I do hope that you enjoyed this edition of Achieving Financial Success and if you would like to discuss any of the issues raised, or require further information, please do not hesitate to contact me.**

If you know anyone who you think may benefit from talking to us please let us know and if you supply us with their e-mail address we will send them their own copy of Achieving Financial Success!