



Get your finances
in shape with the
right foundations.

Getting financially fit doesn't mean knowing everything – it starts with putting the right foundations in place. This guide covers the essentials that help you protect what matters, plan ahead and make the most of your money, from wills and protection to pensions, investing and tax planning. It's designed to make financial decisions feel clearer, more relevant and easier to act on, whatever stage you're at.

Wills & LPA's

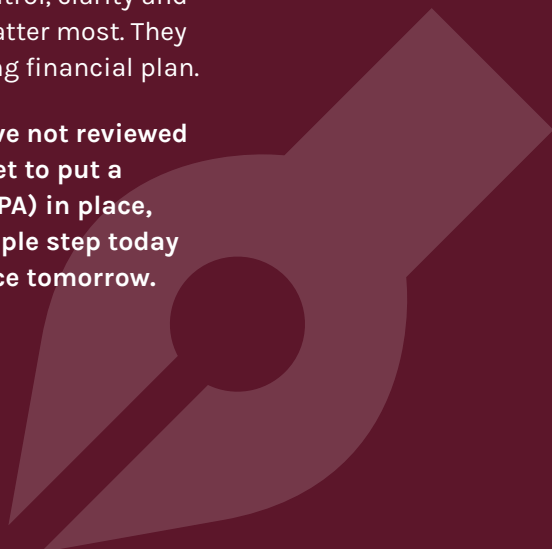
The foundation of financial security

If you're getting financially fit, this is where to start. A Will ensures your money, property and possessions go to the people you choose – and can help avoid unnecessary stress, delays and disputes for your loved ones. Without one, decisions are made according to strict legal rules, not your wishes.

A Lasting Power of Attorney (LPA) is just as important. It allows someone you trust to make decisions on your behalf if you're unable to – whether due to illness, accident or loss of capacity. Without an LPA in place, even close family members may not be able to step in when needed.

Putting these documents in place isn't about age or wealth – it's about control, clarity and protecting the people who matter most. They form the bedrock of any strong financial plan.

If you do not have a Will, have not reviewed your existing Will, or have yet to put a Lasting Power of Attorney (LPA) in place, now is the time to act. A simple step today can make a lasting difference tomorrow.



Protection

Strength for whatever life throws your way

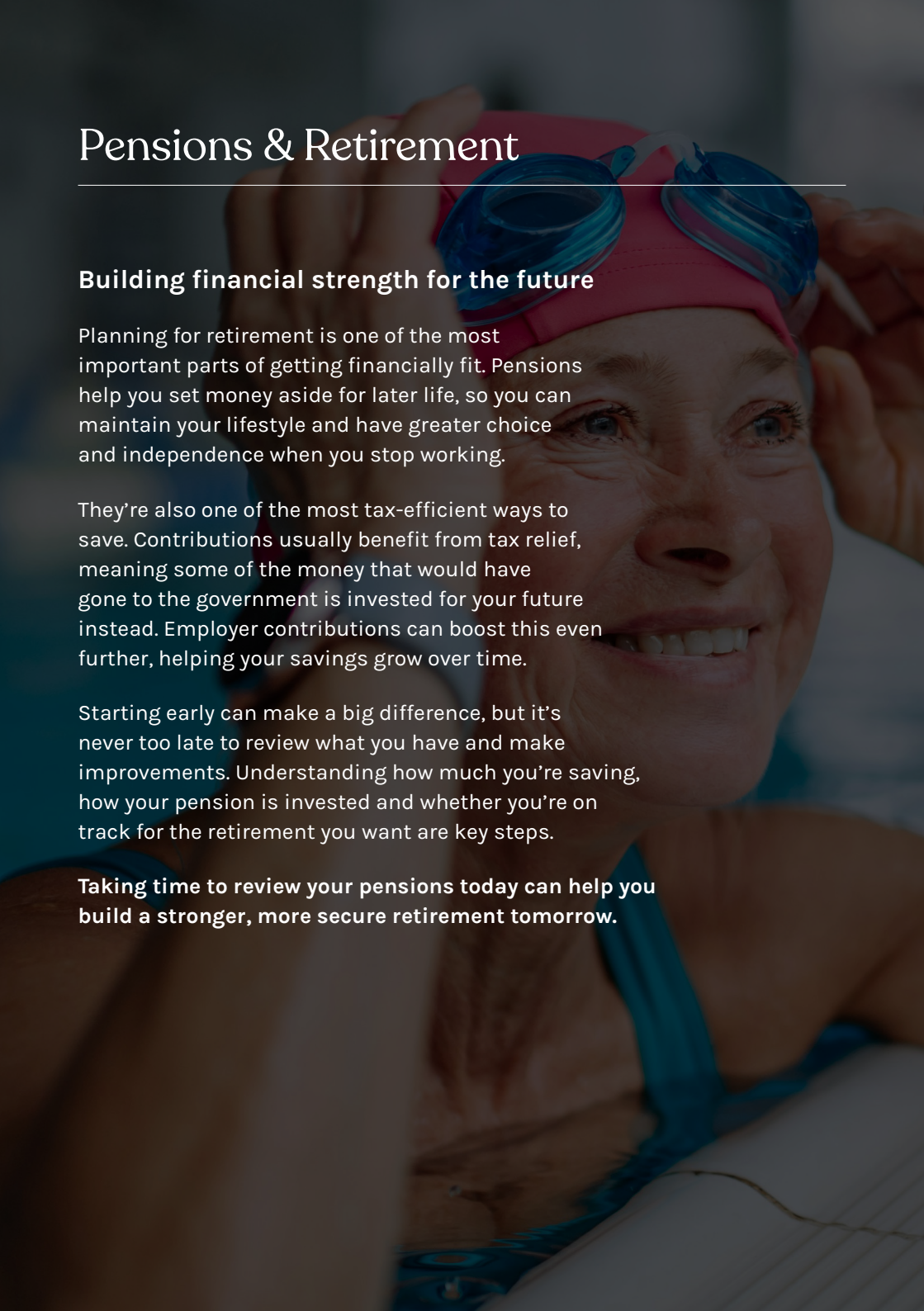
Financial fitness isn't just about growing your money – it's about protecting it, too. The right protection helps ensure you and your family could cope financially if illness, injury or loss of income stopped things as planned. It provides stability when it's needed most and helps prevent short-term setbacks from becoming long-term financial problems.

When thinking about protection, it's important to consider what would happen if your income stopped, how your household bills would be paid, and who relies on you financially. The aim is to put plans in place that keep life moving, even during unexpected challenges.

There are different types of protection designed to support you at different times, including life cover, income protection, critical illness cover and policies that support mortgages or family living costs. The right approach depends on your circumstances, responsibilities and goals.

Reviewing your protection is a simple way to strengthen your financial foundations – and make sure you and the people who depend on you are covered if the unexpected happens.



A smiling woman with short blonde hair, wearing a pink swim cap and blue goggles, is holding a pen over an open notebook. The background is a soft-focus outdoor setting.

Pensions & Retirement

Building financial strength for the future

Planning for retirement is one of the most important parts of getting financially fit. Pensions help you set money aside for later life, so you can maintain your lifestyle and have greater choice and independence when you stop working.

They're also one of the most tax-efficient ways to save. Contributions usually benefit from tax relief, meaning some of the money that would have gone to the government is invested for your future instead. Employer contributions can boost this even further, helping your savings grow over time.

Starting early can make a big difference, but it's never too late to review what you have and make improvements. Understanding how much you're saving, how your pension is invested and whether you're on track for the retirement you want are key steps.

Taking time to review your pensions today can help you build a stronger, more secure retirement tomorrow.

Investing

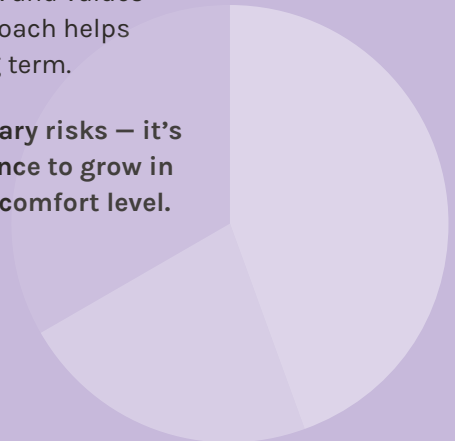
Helping your money work harder

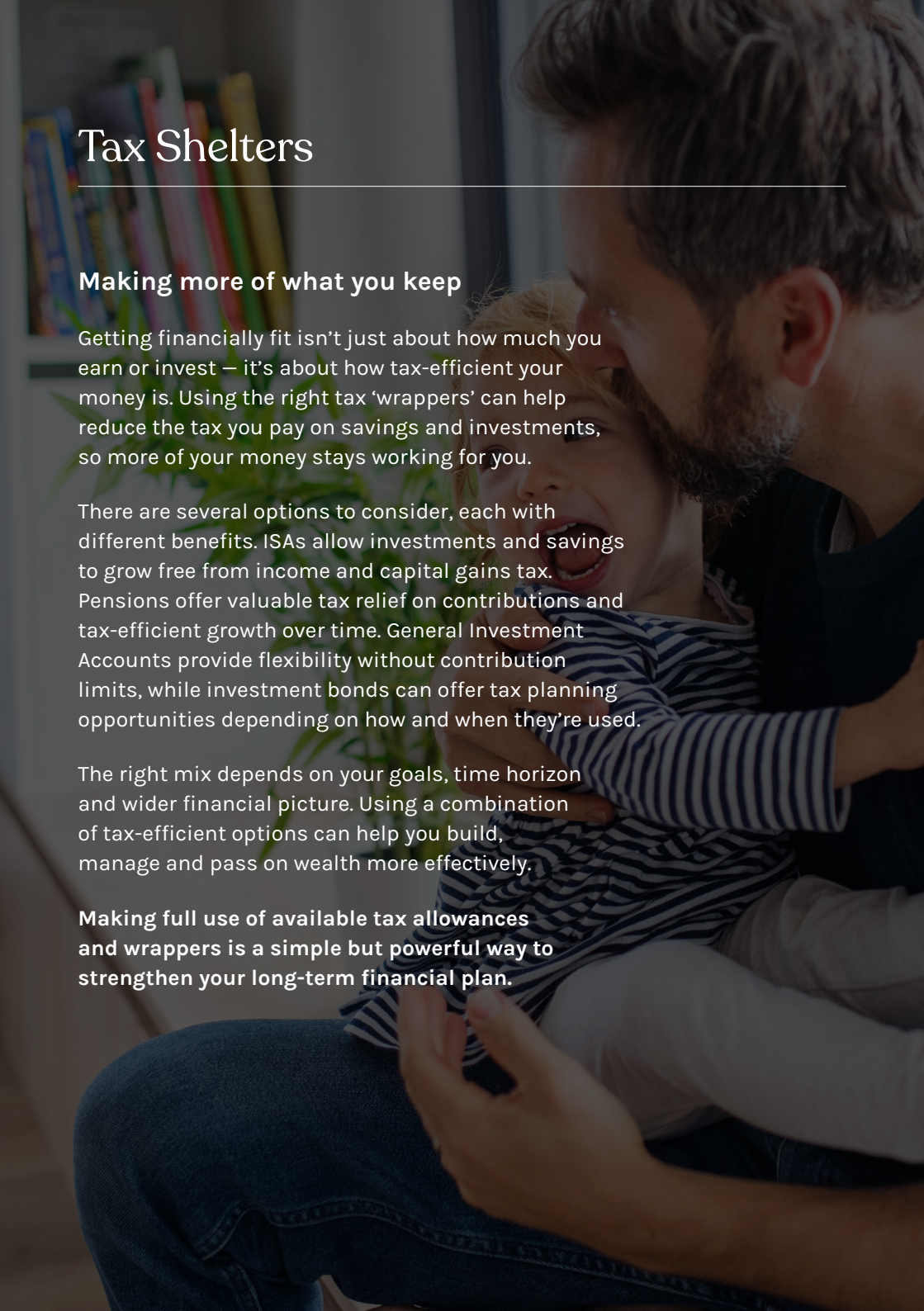
Saving is important – but investing is what gives your money the opportunity to grow over time. Whether you're planning for retirement, building long-term wealth or working towards specific goals, investing can help your money keep pace with inflation and create real growth.

There are many different types of investments, including shares (company ownership), bonds (loans to governments or businesses), property and cash-based assets. Rather than choosing individual holdings yourself, many people invest through a fund – a professionally managed collection of investments that spreads your money across a range of assets.

This leads to one of the most important principles in investing: diversification. By spreading your money across different companies, sectors and asset types, you reduce the risk of relying too heavily on any one area. While all investing carries risk and values can rise and fall, a well-diversified approach helps manage that risk sensibly over the long term.

Investing isn't about taking unnecessary risks – it's about giving your money the best chance to grow in a way that aligns with your goals and comfort level.



A man with a beard and a young child are laughing together. The man is holding the child, who is wearing a striped shirt. In the background, there is a bookshelf filled with books.

Tax Shelters

Making more of what you keep

Getting financially fit isn't just about how much you earn or invest – it's about how tax-efficient your money is. Using the right tax 'wrappers' can help reduce the tax you pay on savings and investments, so more of your money stays working for you.

There are several options to consider, each with different benefits. ISAs allow investments and savings to grow free from income and capital gains tax. Pensions offer valuable tax relief on contributions and tax-efficient growth over time. General Investment Accounts provide flexibility without contribution limits, while investment bonds can offer tax planning opportunities depending on how and when they're used.

The right mix depends on your goals, time horizon and wider financial picture. Using a combination of tax-efficient options can help you build, manage and pass on wealth more effectively.

Making full use of available tax allowances and wrappers is a simple but powerful way to strengthen your long-term financial plan.

Ready to get financially fit?

Take the next step and
explore your options:

T: +44 (0) 121 354 2700

E: info@geminiwealthgroup.com
geminiwealthgroup.com