EQUILIBRIUM Experiences

Introduction

Equilibrium Experiences are practical guides and events to help build financial confidence on the topics that matter most. For over 30 years, we've had the privilege of getting to know thousands of people: what matters to them, what worries them, who they care about, and the decisions that shape their lives. Equilibrium Experiences have grown from those conversations.

The more you understand before you meet your financial planner, the more we can focus our time together on what matters most to you. It also becomes easier to see the bigger picture, weigh up your options and make choices that genuinely support the life you want to live.

This booklet explains how each experience works, who it may be suitable for, and how it can play an important role in financial planning.

Why we created the Equilibrium *Experiences*

No two people's financial lives are the same. Just as with physical health, some foundations benefit everyone, and do not always need specialist attention.

Take Powers of Attorney as an example. We recommend every client puts one in place, regardless of age or health, yet it used to take up a disproportionate amount of meeting time. Clients understood why it mattered, added it to their to do list, then life got in the way, and the same conversation often had to happen again at the next meeting.

In 2023 we solved this with a Power of Attorney Masterclass, led by one of our internal experts. That masterclass developed into a video tutorial, answers to the questions we're asked most, one-to-one support, a range of glossaries, guides and case studies.

This is what makes it a true Experience: it covers the essentials, so your meetings can focus on what's genuinely personal to you.

Your friendly expert *on you*

Our financial planners put clients at the heart of everything they do. By building deep, long-lasting relationships, they become experts in what matters most to each client – their goals, values and aspirations.

Over the years, we've found that clients want to spend less time discussing the technical mechanics of financial planning and more time exploring what their wealth can help them achieve. This insight shapes our mission: helping clients live the life they want, look after those they love and leave a powerful legacy.

To support this, financial planners can recommend a range of Experiences led by subject matter experts and shared with like-minded clients. These sessions provide expert guidance on the key areas that underpin long-term financial wellbeing, giving clients the confidence to focus on the opportunities, ambitions and life goals that matter most to them.

The benefit of the Equilibrium Experiences

Personal goals

Live the live you want
Look after those you **love**
Leave a powerful **legacy**

Adviser
Expertise

Adviser
Generic planning

Other important priorites

Power of attorney | Wills | Tax solutions
Care planning | Investment risk

Personal goals

Live the live you want
Look after those you **love**
Leave a powerful **legacy**

Adviser
Expertise

Recommend Experiences

EQUILIBRIUM Experiences
Investment safety briefing

EQUILIBRIUM Experiences
Cyber security

EQUILIBRIUM Experiences
Power of attorney

Experiences offer a better outcome for all

- Benefit from expert guidance on topics that matter
- Learn alongside people facing similar opportunities and challenges
- Give important topics the time and attention they deserve
- Engage in a way that fits your schedule and learning style

By building strong financial foundations through our Experiences, you and your financial planner can spend more time focusing on what matters most, your goals, aspirations and making life better.

What are the *Experiences*?

Every Experience has been created to help you build knowledge and confidence in the areas that matter most. Whether you are planning for retirement, protecting loved ones or making sense of complex financial decisions, they provide practical guidance to support better outcomes.

Core Experiences

To begin with, we have identified three Core Experiences that we believe are valuable for every client, regardless of age, wealth or health.

That is why your financial planner will usually recommend these as the starting point for everyone's financial health journey.

Investment Safety Briefing

Investing can feel like a rollercoaster, with exciting highs and uncomfortable drops. This briefing helps you understand why markets move, why sticking to your plan matters, and how to feel more confident during periods of uncertainty.

Cyber Security

We are more connected than ever, which makes protecting yourself online increasingly important. This masterclass shares practical ways to stay safe, spot common risks and protect your personal and financial information.

Power of Attorney

A Lasting Power of Attorney allows trusted people to make important decisions on your behalf if you are no longer able to. This Experience explains why putting one in place early can prevent stress, delay and unnecessary cost for you and your loved ones.

Lifestyle Experiences

The Lifestyle Experiences are designed to be thought-provoking, giving you ideas to reflect on before exploring them in more detail with your financial planner.

Find out more

To find out more about these Experiences, please visit our website or scan the QR code. Alternatively, please speak with your financial planner or client manager.

Road to Responsibility

Road to Responsibility helps families build financial confidence through open conversations and practical planning. Explore life's twists and turns, share your wishes, and ensure those you trust can step in with clarity when needed.

Right people, Right money, Right time

Pass wealth with purpose. This Experience explores how thoughtful gifting, family conversations and careful planning can help your money reach the right people at the right time, creating lasting impact while reducing stress and unnecessary tax.

Care Conundrum

Care Conundrum helps you prepare for future care needs with confidence. Know your options, understand potential costs and create a plan that reduces uncertainty, supports informed decisions and protects those you care about most.

Setting Sale

Setting Sale helps business owners prepare for life after a sale. Step back from the transaction, clarify your goals and create a plan that helps turn business value into lasting financial security.

IHT by Numbers

Inheritance Tax planning explores how upcoming 2027 inheritance tax changes could affect your wealth. Understand the numbers, assess your options and make informed decisions to help protect more of your estate for future generations.

Relishing or Resisting Retirement

Relishing or Resisting Retirement provides a deeper look at what retirement really means beyond money. Discover how purpose, identity and financial confidence come together to help you embrace the future and make the most of life ahead.

Where There's a Will

Where There's a Will highlights the importance of having an up-to-date will. Gain clarity, reduce uncertainty and help ensure your wishes are carried out while protecting the people who matter most.

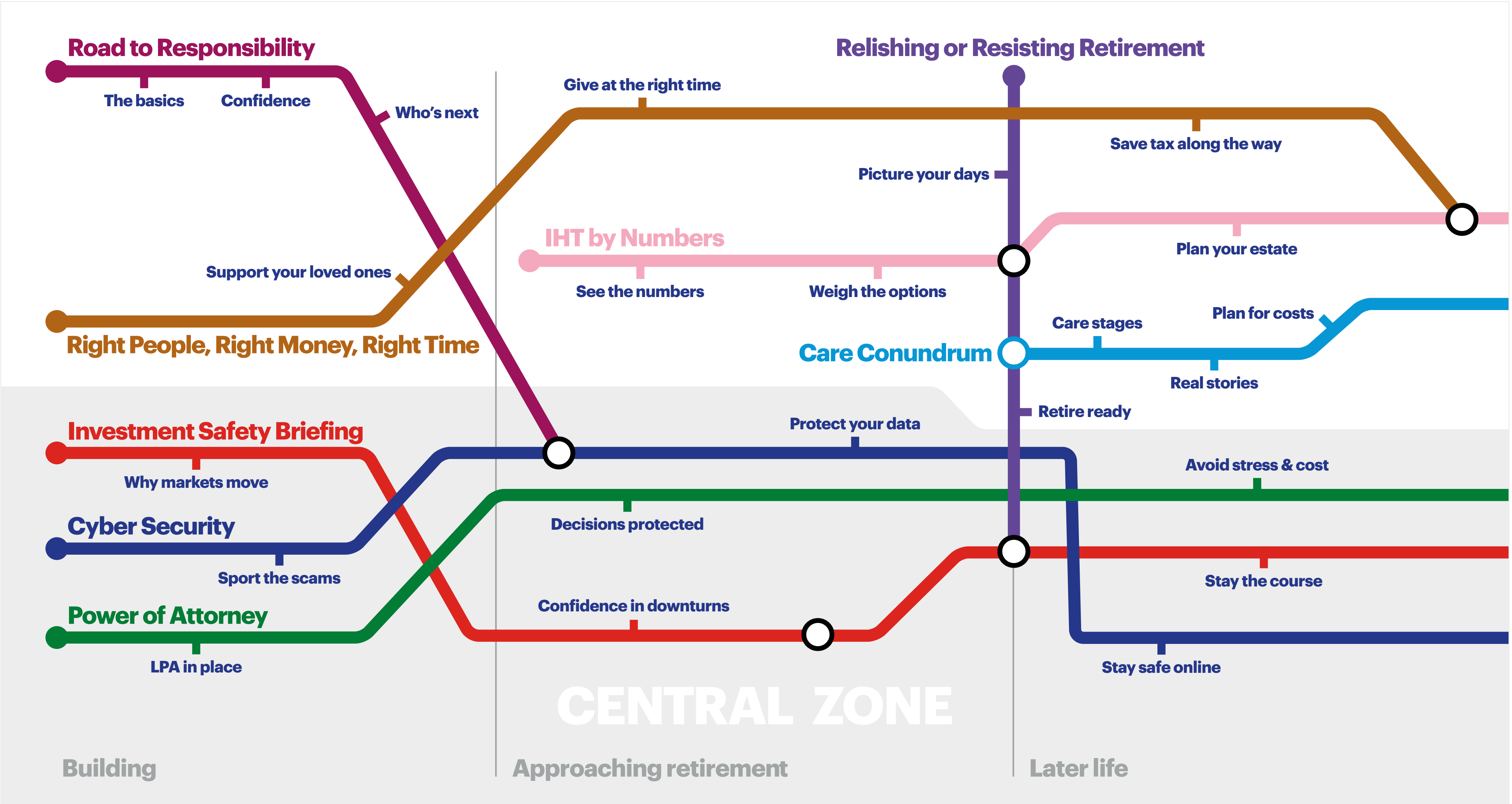
Protecting What Matters Most

Protecting What Matters Most examines how life insurance and protection can provide financial security when life takes an unexpected turn. Understand the risks, assess your options and help protect the people who depend on you.

Different plans for different times

Everyone's financial journey is different, and the priorities that matter most will change over time. At each stage of life, different planning needs come to the fore.

Our range of Experiences allows you to access expert guidance when it's most relevant to you, helping you address the right issues at the right time and make informed decisions as your circumstances and goals evolve.



How it works

The aim of the Experience is to increase your basic financial health allowing the time with your Financial planner to focus on the specialist areas that truly Make People's Lives Better.

Your client manager and financial planner will review your current position and identify any Experiences that could improve your financial health over the next 12 months.

Your financial planner will then recommend the most relevant Experiences, either in person, by email or through the client portal, and share everything you need to get started.

You can then work through these in your own time, helping to strengthen the foundations of your financial health before your next meeting.

This allows future conversations to focus less on the basics and more on the areas that could enhance your wider wellbeing.

At your next review, we will revisit your financial health and decide whether further Experiences would be helpful now or more relevant later in life.

Case study

James & Lorraine

With retirement on the horizon, James and Lorraine came to us wanting financial security for the years ahead, and the hope of helping their children along the way.

They had built up a sizeable portfolio across pensions and ISAs, mostly invested in default medium-risk funds. While they were still earning, they had paid relatively little attention to short-term market fluctuations.

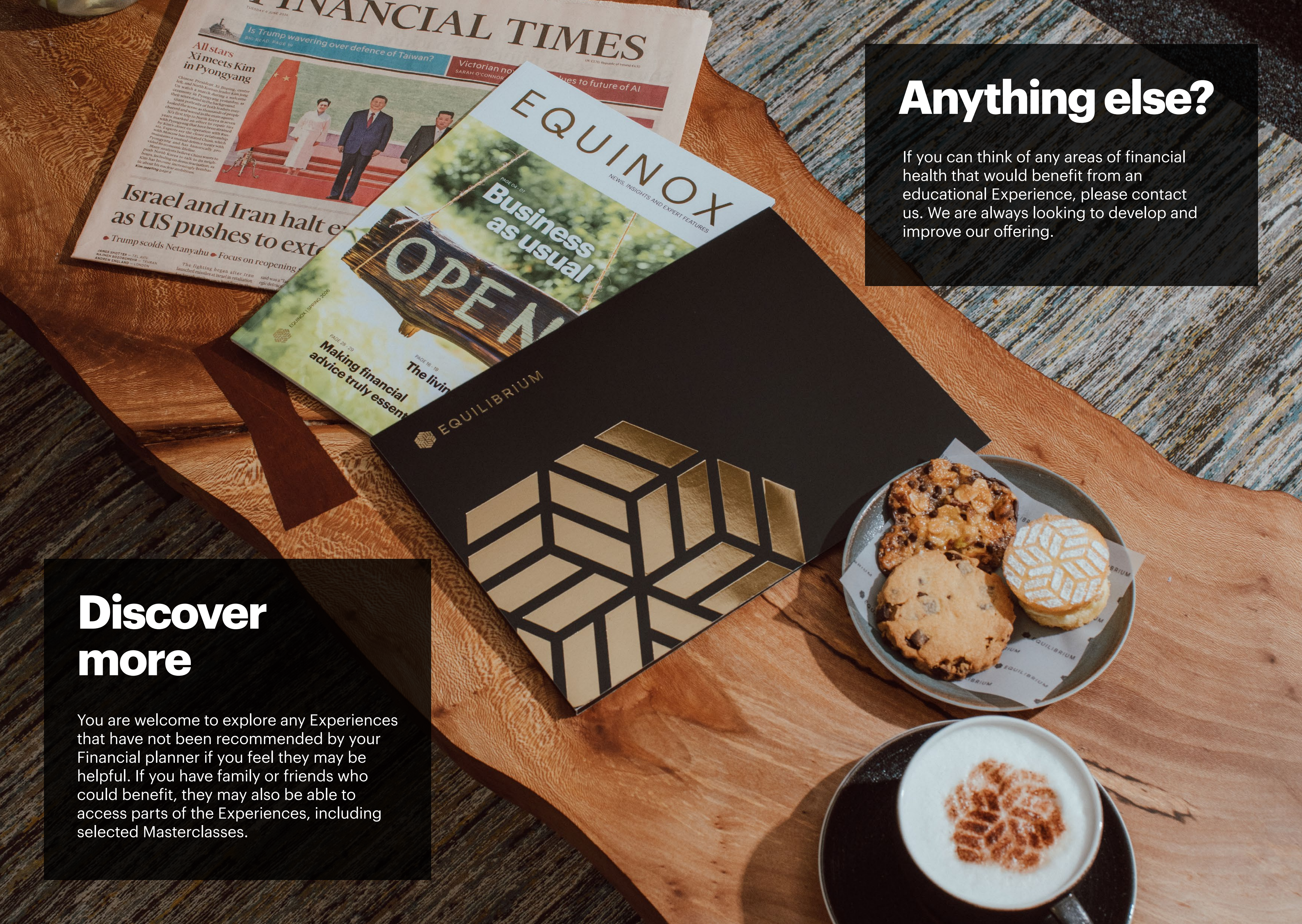
As retirement approached, that changed, and moving from saving into their portfolio to spending it brought new questions to the table.

To help build strong foundations, their financial planner began with the Core Experiences recommended to all clients. With limited investment experience and no Power of Attorney in place, these were particularly relevant. Cyber Security was also included, providing practical guidance on staying safe online and protecting their financial information from increasingly sophisticated threats.

Over the following year, additional Experiences were recommended as their circumstances evolved. With retirement approaching, Protecting What Matters Most and Where There's a Will helped ensure their existing arrangements remained aligned with their wishes. Relishing or Resisting Retirement encouraged them to think beyond the numbers and consider what day-to-day life in retirement might look like.

Looking further ahead, their financial planner flagged IHT By Numbers and Right People, Right Money, Right Time for the future, to help them think about supporting their children and the inheritance tax implications of doing so.

By covering these areas through the Experiences, their meetings could focus on bigger questions; their long-term cashflow plan, how much travel and new hobbies they could realistically afford and whether a second property was on the cards.



Anything else?

If you can think of any areas of financial health that would benefit from an educational Experience, please contact us. We are always looking to develop and improve our offering.

Discover more

You are welcome to explore any Experiences that have not been recommended by your Financial planner if you feel they may be helpful. If you have family or friends who could benefit, they may also be able to access parts of the Experiences, including selected Masterclasses.

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