

EQUILIBRIUM FINANCIAL PLANNING

Financial Diagnosis & Prescription

Prescriber: Tim Latham

Date: April 2025

PATIENT: Mark & Anna Flitcroft

APPROACH: Diagnose · Prescribe · Review

Your personalised financial health plan, prescribed following comprehensive diagnosis.

INITIAL PLAN

DIAGNOSIS	PRESCRIPTION
Sort out basic legal needs such as wills and pension nominations.	<i>Law in Order (light dose)</i>

PLAN YEAR 1

DIAGNOSIS	PRESCRIPTION
With potential cash to invest of £1.5 million and limited investment experience, it is important that Mark and Anna understand investment fundamentals and behavioural psychology.	<i>Volatility – Victim or Victor Money and Your Mind</i>
Understand the key risks of the cyber world, what to look out for and how to react should you be scammed.	<i>Cyber Security Masterclass</i>
Recognise the importance of establishing powers of attorney.	<i>Law in Order (Power of Attorneys Masterclass)</i>
Revisit treatment plan and adjust dose where necessary.	<i>This is Your Life (repeat prescription)</i>

PLAN YEAR 2

DIAGNOSIS	PRESCRIPTION
Create clarity around family priorities through courageous conversations and integrate this into inheritance tax planning.	<i>Nearest and Dearest Inheritance Tax – The Bottom Line Gift of Giving</i>
Review to ensure treatment remains effective.	<i>This is Your Life (repeat prescription)</i>

PLAN YEAR 3

DIAGNOSIS	PRESCRIPTION
Consider what retirement looks like by understanding accumulated provision and defining purpose.	<i>Relishing / Resisting Retirement</i>
Discuss the investment journey to ensure continued comfort.	<i>Volatility – Victim or Victor Money and Your Mind</i>
Check the plan remains appropriate and legal arrangements suitable.	<i>Law in Order This is Your Life</i>

Prescriber's Signature	Date	Next Review
<i>Tim Latham</i>	April 2025	Year 1