ASPIRA Understanding your Creatingyou needs & objectives YOUR JOURNEY AS AN ASPIRA CLIENT Consider an investment bond Make personal Invest in Enterprise Take a flexible Buy an contributions to Investment Scheme income annuity plan a pension (EIS) Pay into an ISA Consider a Venture Take a cash Review legacy Capital Trust (VCT) lump sum from planning your pension ^{tting} your plan in place **ENJOY RETIREMENT** GROW YOUR WEALTH 俪 \square Ş -0-Buy first Work First grandchild Get married Start career home overseas $\frac{2}{2}$ η[]]ŀ Ω Study at University Rent on Have Get a Achieve financial Go first child or college promotion independence travelling your own \mathbf{b} Ê Ê 3 뗾 PROTECT WHAT'S IMPORTANT HELP THE NEXT GENERATION LATER LIFE Consider an Release Make a Will Take out income Open a intergenerational value from protection **Junior ISA** mortgage home Buy critical Consider medical Set up a trust Pay into a Set up Power illness cover child's pension insurance of Attorney Consider care

insurnace cover **FARLY YEARS ADULTHOOD** MATURITY Your home may be The value of an investment with Aspira will be The value of any tax Please note that VCTs/EISs are illiquid investments, subject to future Advice relating to a Will involves the referral directly linked to the performance of the funds

RISK WARNINGS repossesed if you do not keep up repayments invested and may fall as well as rise. You may on your mortgage. get back less than the amount invested.

Review life

relief can change at any time and depends on individual circumstances. and retrospective tax changes and as such are suitable only for experienced, sophisticated or high net worth investors who accept that they may get back significantly less than the original investment.

Establish a regular

gifting plan

to a service that is seperate and distinct to those offered by Aspira. Wills are not regulated by the Financial Conduct Authority.

needs

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Start inheritance

Tax planning