



Do you know how your investments are doing?

If you have investments, there's a lot you can do now to make sure they stay on track. Here are just some of the important questions to ask yourself:



Am I on track to achieve my goals?



You're no doubt investing for an important reason. Perhaps it's for retirement, an extra income – or maybe to support your loved ones later on in life.

Whatever your goal, it's essential you review your investments to check whether you remain on track. Many factors can throw your plans off course however when this happens a review can help you get back on track.

Am I still invested in the right fund?



One thing that can change unexpectedly is your investment fund. While it may have been suitable for you at the start, it's worth checking whether this is still the case. Anything from the charges you're paying, to a fund's strategy and the people managing it can alter. As a result, this could mean it's no longer working how you expect it to – potentially impacting on performance.

Is my risk appetite still the same?



Should your personal circumstances alter, this can affect a number of things, such as your risk outlook. For example, you may now be in a position where you no longer feel comfortable with the level of risk your money is exposed to. Or perhaps you have a greater tolerance to risk than you previously had. If your investments don't reflect your chosen risk appetite, they could remain unsuitable over the long-term.

When was the last time I reviewed my savings and investments?



If it's been a few years since you last reviewed your investments, a lot may have changed. Reviewing them now offers you the opportunity to make any adjustments.

As well as checking your investments, it's also worth reviewing your savings. If you are saving through a bank or building society deposit account, low interest rates can make it hard to achieve a real rate of return, so it could be time to consider other options.

We can help you find the answer

Through a no-obligation review, we can assess your savings and investments – to help you answer the questions overleaf and make informed financial decisions.

After taking the time to understand your unique circumstances, risk and reward outlook and financial needs, we can check whether your funds are still suitable for you. If anything has changed – and we

feel your money could be better placed elsewhere – together we can look at alternative options for you to consider.

The recommendations we offer are tailored to your individual needs. Whether you wish to act is entirely up to you and you'll be given all the time you need to make a decision.

Our recommendations are likely to include market-based investments which are not like building society savings accounts as your capital is at risk and you may get back less than you invested.



Why choose Skipton?

- 30 years' experience in financial planning
- Financial review in your home, branch or via video link on your computer/tablet
- Qualified local advisers
- Personalised recommendations
- No pressure to act on our advice

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