



*In the future if you can look after yourself, you will be expected to do so*

We all take risks every day. Most of the time we don't give it a second thought – it's only when something goes wrong that we're reminded that risk was there all along. Life's risks are many and varied:

- Spending too much on a car and not having enough for your holiday
- A bread winner dying or becoming disabled
- Reaching retirement without enough savings - or without paying off your mortgage
- Investments that don't perform as you expect

Financial planning means identifying and managing life's risks to give you the best chance of achieving your financial and life goals. We can help you develop a plan that will work for you.

*We guide people towards achieving their financial and life goals*

Whatever your goals: reliable retirement income, to grow and protect your wealth, to own a debt-free home ... we can help. As comprehensive financial planners we focus on the big picture, aiming to make sure your needs can be met in a range of related areas: financial management, insurance, retirement, estate and tax planning, and investments.

*We only work for you*

Our focus is always on you and your needs. Because we prefer to work for fees rather than commissions you can be confident that we are working in your interests. This can also mean that our advice costs you less than it would elsewhere.

S J Hassan & Associates Ltd, trading as Hassan & Associates, is a privately owned financial advisory company owned by its senior advisory staff, and is recommended by KTS Chartered Accountants.

To find out more about us , and what we can do to help , click [HERE](#) for our website

