

Future Forecast.



Your path to retirement confidence.

GOWER.

Your lifelong financial partner.

Welcome to Gower

We believe financial planning is about people, not just numbers. For more than 20 years, we've been offering holistic financial planning and personalised advice to clients at all stages of life.

With Future Forecast, you get a clear view of where you're heading. Whether you're saving for retirement, optimising your investments or planning for major expenses, our sophisticated financial planning tool and expert guidance will help your goals become reality.

What is Future Forecast?

Future Forecast combines our expert insights and advanced planning tools to analyse your current financial position and long-term goals, giving you confidence in your financial plans.

We aim to answer the questions many people ask as they look ahead to their future:

- Will I have enough to retire comfortably?
- Can I help my children financially without jeopardising my own future?
- Will I save enough to pay for university fees?
- Can I afford to reduce my working hours?
- What happens if my personal circumstances change?

Working through several structured steps, we help you visualise your financial future and create a roadmap to keep you on track:

- **Timeline**
What would you like to plan for – and when?
- **Goals**
What are your key financial objectives and milestones?
- **Current assessment**
What do you currently owe, earn, save and spend?
- **Influences**
How might inflation, investment growth and other factors influence your financial position?
- **Insights and visualisations**
What could the future hold?
- **Stress testing**
What happens when we adjust your plan for longevity, investment risk, spending risk and other factors?



Planning for retirement might not be at the front of everyone's minds – but it's easier than many people think.

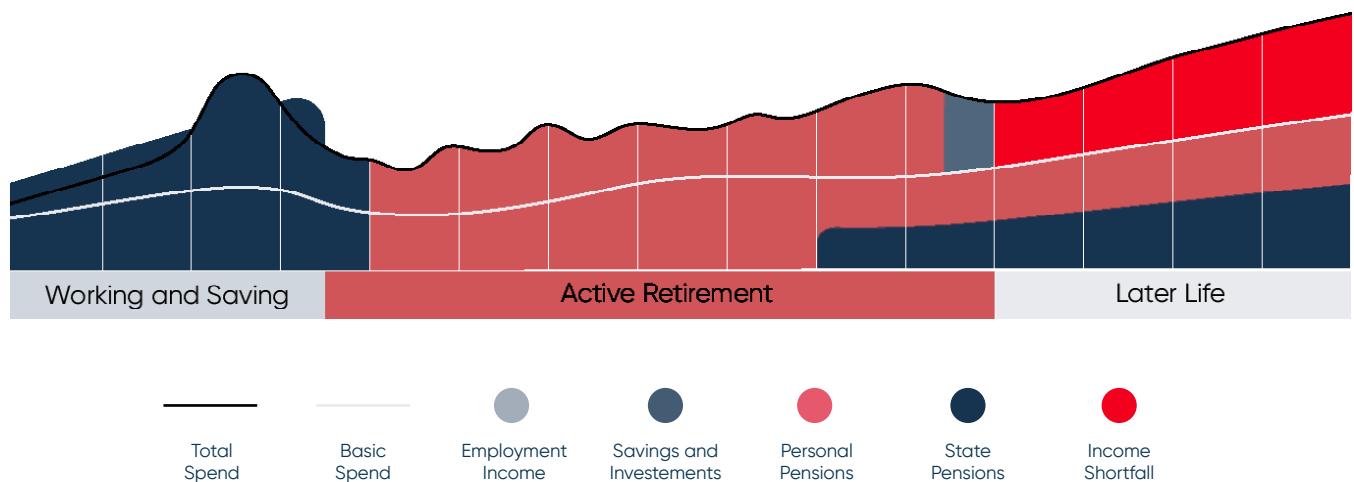
– Paul McCormick, Director & Senior Financial Adviser

The benefits of financial planning

Future Forecast helps pave the way to retirement confidence in several ways:

- **A bespoke roadmap, easily understood**
Your current and future financial positions are visualised through charts and graphs, accompanied by our guidance and commentary.
- **Qualified, personal advice**
Our experienced, qualified advisers are there every step of the way, helping you create your forecast through to on going reviews and changes to your personal circumstances.
- **Planning for life's events**
It's not only about retirement; Future Forecast can help you plan for a wide range of financial goals, from moving house to providing for your children and making future investment decisions.
- **Stay on track**
The combination of a personalised plan and our guidance provide assurance that you're on track to meet your goals, and can help identify and bridge any shortfalls before it's too late.

The Future Forecast planning tool in action



RISK WARNING: Your Future Forecast is based on several assumptions including your financial position; investment returns and inflation. Forecasts are, therefore, subject to risks and uncertainties that could cause actual results to differ materially from the assumptions and represent only one of many possible outcomes. Past performance of investments is no guarantee of future returns. Investment involves risk and you could get back less than your original investment.

Contact us

Speak with one of our advisers to arrange your Future Forecast consultation.

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 gower.gg/future-forecast



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FINANCIAL PLANNING | PENSIONS | INVESTMENTS | LIFE INSURANCE

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