

**Seeing what’s ahead**   
I use cashflow modelling to give you a clearer picture of your financial future.



**Changes in your circumstances**  
Together, we can see if we need to make adjustments   
to reach your goals.



**Looking for   
opportunities**  
We’ll identify any ways to   
make your savings work   
harder this year.



**Get in touch with me today**

If you’d like to have a chat with me about how I can help you plan for the coming year, you can find me at: [***quilter.com/name-surname***]

**How I can support you**

I look forward to hearing from you.

Kind regards,

[NAME]

The Financial Conduct Authority does not regulate on taxation advice or advice on cash held on deposits.  
Approver Quilter Financial Services Limited & Quilter Mortgage Planning Limited. November 2024.

Hi [NAME],

Happy New Year! As we recover from December’s well-deserved indulgence, many of us might wonder how we can get our finances off to a healthy start. That doesn’t necessarily mean tightening your belt. It can be about just taking small steps to make the most of your money, and planning for a fulfilling year ahead.

**What’s your money resolution?**

You might have a strong idea of your financial goals for next year and beyond, and just want to check if your savings and investments still align with them. Or you might be feeling a bit uncertain about the future and need some advice to get you on track. Either way, I’m here to help.

**A fresh financial start**

**Make your money work harder this year**