



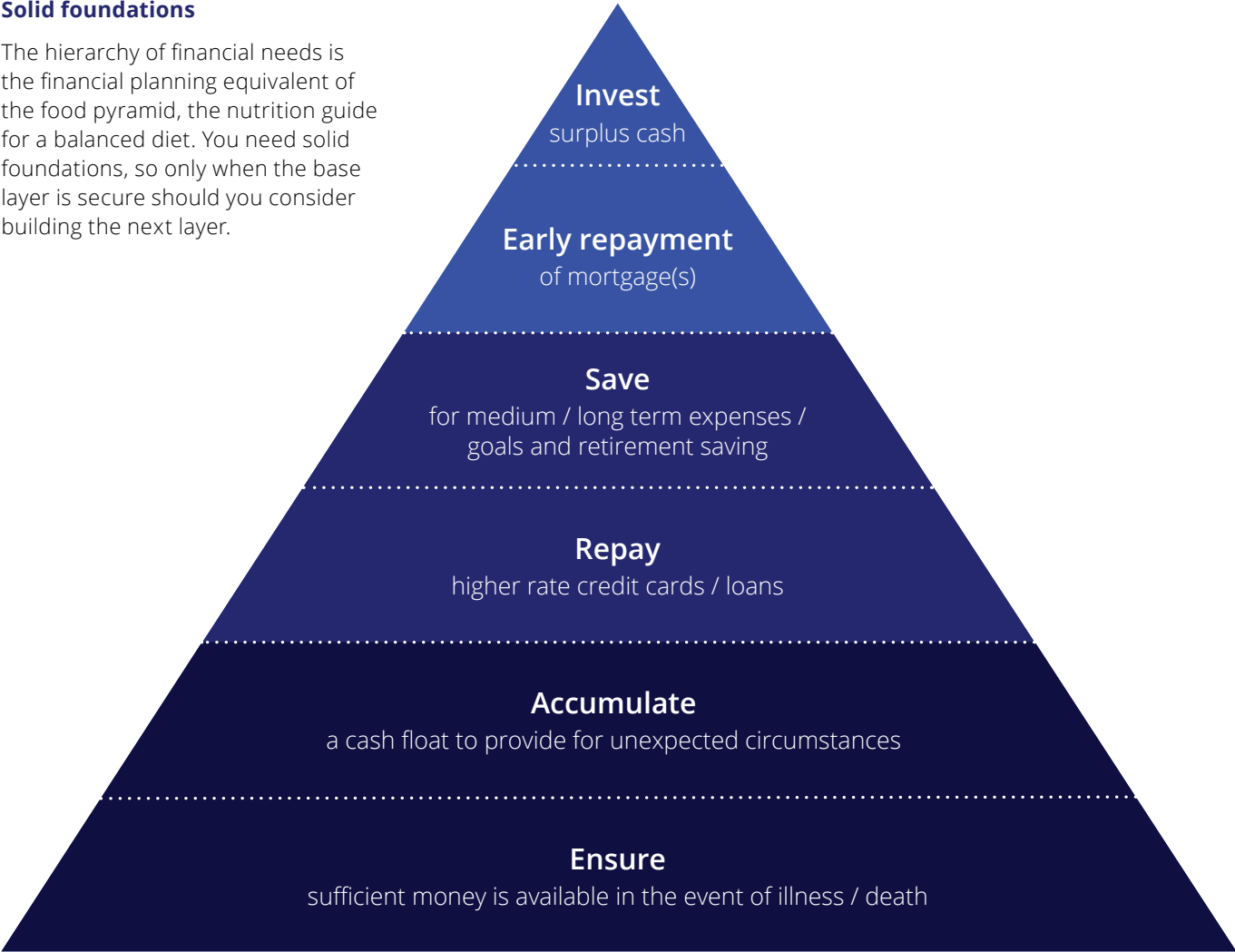
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Your hierarchy of financial needs

Each of us is unique, with different personal and financial circumstances and at different stages of life - starting out, working hard or winding down. So it makes sense that no two financial plans will be the same. However, every plan should follow the same hierarchy of financial needs.

Solid foundations

The hierarchy of financial needs is the financial planning equivalent of the food pyramid, the nutrition guide for a balanced diet. You need solid foundations, so only when the base layer is secure should you consider building the next layer.



- ▲ Build firm foundations
- ▲ Get your financial house in order
- ▲ Live life, your way