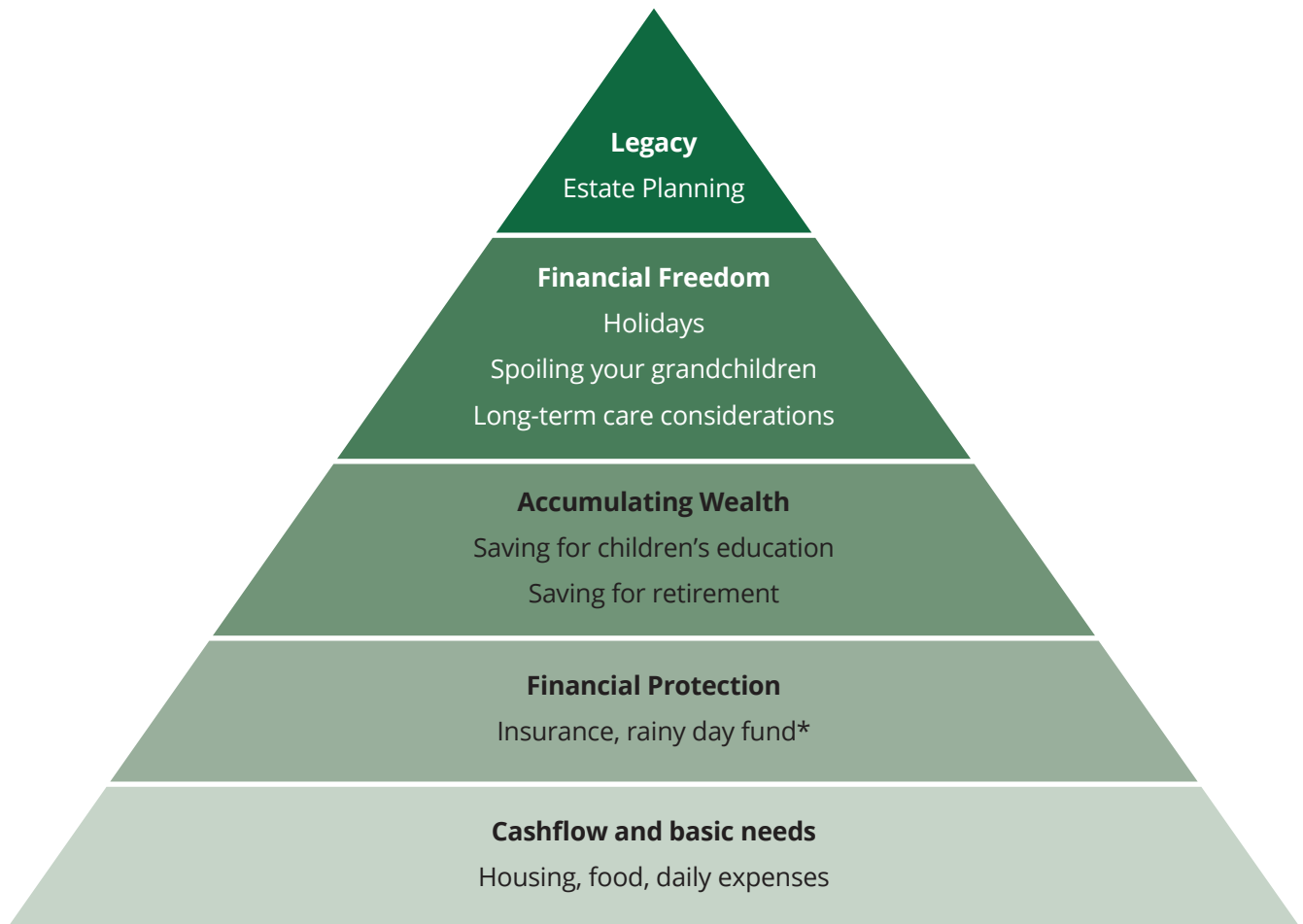


THE FINANCIAL NEEDS PYRAMID

It is important to take the time to map out your financial needs and your financial goals so that you can plan accordingly for your short, medium and long-term requirements.

The financial needs pyramid will help you identify the financial planning stages and you should spend some time thinking about what you would want to put in each category and how you achieve your goal.



Your Sovereign plan is only one part of a much larger picture. It is worth taking the time to review all your savings and investments and the purpose and rules around them. This way you can identify any gaps and can decide whether to consolidate some, where possible, to simplify and streamline to deliver a cohesive way forward.

You should seek financial advice as to how to help you deliver your financial goals.

* Enough savings to cover three months' expenses

This document is for information only. You should seek independent financial advice if you require specific advice.