

Creating your Life by Design



“A financial planner should be a partner for life, managing wealth to match the client’s life journey”- Luella Keeley

Your Life Plan

We seldom pause to reflect on how we would like to live. Even for those of us who do, there is the issue of finding the right help to achieve the ideal life we have crystallised in our thoughts.

Designing your life can be a daunting challenge unless you have sound professional support. We know this from years of experience of helping clients. You may not be clear about what you want your future to look like – and even if you are, you may not believe it is achievable.

If you would like to explore living your life by design rather than by accident, then you may benefit from our unusual approach to financial planning. We call it **Financial Life Planning** and it comprises three separate elements which we meld together, Life Planning, Financial Modelling and Wealth Management.

Life Planning

Life Planning is about taking stock of where you stand now in life and where you might want to go with the rest of it. It gives you the space to take a long, slow, deep breath and remind yourself that time is finite.

However wealthy we are, we cannot stop time and how we spend it is crucial to our happiness. Our Life Planning approach provides a safe space for you to consider this afresh. Given the option of designing the perfect life how would it differ from here onwards? What is important to build into your life for you to feel content and fulfilled?

These qualitative explorations are essential in order to structure your personal wealth to support the most fulfilling life for you - financial planning is not the end, but only the means to the end.

We follow a structured process so that you can be sure that a successful result will gradually emerge as we move through the meetings. We can provide you with materials to complete if you need to think about issues you are struggling with, but at all times you remain in control of the process.

After all, this is your Life Plan, not ours.

This planning takes up to four meetings and we never know what the end result will be. The values and aspirations which emerge can be as much to your surprise as ours – it might be to live near the sea, launch a new business, patch up a family rift, sponsor an opera, regain your spiritual integrity, extricate yourself from a business, sail around the world with your children or as one client told us, just to ‘make a difference’. But to just list previous client’s aspirations is really to miss the impact of the exercise and the incredible empowerment which you feel once you realise that you can live your life by design.

Once we have agreed upon the elements of the life plan with you, we examine all of the obstacles – and there may be many – until we have found solutions and compromises to be sure that your plan can be achieved.

We help you find the inspiration and energy to make the plan come to life and we will help and guide you until you are en route to successful completion.

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Your Reality

From the Life Planning work may emerge an innovative and exciting life plan so it is essential that we can model the financial implications of your plan and examine how your new life can be achieved with financial security.

Financial Modelling

We build an interactive model of your lifetime cash flow by importing your assets, liabilities and income into our modelling software. We also collate your expenditure, everything from utility bills to education funding and other prospective outflows such as gifts to children. Most importantly, we incorporate the features of your new life plan and run the model in front of you so that we can examine for yourself how your long-term financial security looks, and how it varies according to your life plan decisions.

If you are unused to dealing with the financial decisions in the household, we will gradually introduce financial coaching, enabling you to feel at ease and confident with how you manage your wealth and knowing that you always have a second opinion close at hand if and when you need it.

Your Strategy and Report

We are Chartered Financial Planners, so our last role is to review and rearrange your existing wealth to specifically support your new Life Plan. We provide a financial strategy report and detailed written recommendations, as you would expect.

Once your wealth is suitably arranged, we review any assets we manage for you on a monthly basis and carry out a comprehensive strategic review at our regular annual meeting.

We believe that a financial planner should be your partner for life, reviewing your affairs on an ongoing basis and actively managing your wealth to match your changing life journey.

About Keeley & Co

Keeley & Co are a small boutique firm in the Jewellery Quarter of Birmingham. We have continually pushed back the boundaries of giving advice over three generations of advisers since 1928, always setting our sights on quality not quantity.

We have two Chartered Financial Planners, Luella Keeley & Nigel Johnson, a Trainee Financial Planner Jessica Little and four paraplanners who are an integral part of the overall client service and build strong personal relationships with our clients.

Luella Keeley is one of only a select number of Registered Life Planners® around the world who have carried out the intensive training, mentorship and mastery courses of the Kinder Institute.

Luella's view...

"I've been a Chartered Financial Planner for over 30 years, but I have trained in Life Planning for only the last fifteen and it's been the most exhilarating work I've ever carried out. I've been life-planned myself and it's an uplifting journey providing some real count-your-blessings moments as well as some poignant realisations.

I originally studied as an economist and mathematician and I have spent my working life giving very technical financial advice so it has been a great pleasure to combine this with the creative aspects of Life Planning which can give additional fulfilment to the client's life rather than just an efficient tax and investment programme. Clients suddenly understand how life can be lived by design, rather than by accident."