



Talking about a REVOLUTION

Chris Mellor explains why life planning is shaking up the world of financial advice



A revolution is happening over at the offices of one of the town's most successful Financial Planners. Chris Mellor, founder of Inspired Financial Life Planning (www.inspiredflp.com) is on a mission to radically change the way we tackle financial planning. Instead of the focus being on financial products, rates of return and the like, his approach – which goes by the name of Financial Life Planning – is about helping people realise and establish what they want out of life and then creating the underlying structure to help them achieve their goals without the fear of running out of money.

Chris, who has been in the financial planning industry for more than 30 years and co-founded Amersham-based The Financial Management Group, explains: "Financial Life Planning is an approach to financial planning that places the interior history, transitions, goals and principles of the client at the centre of the planning process. Sub-consciously,

I always felt there was a gap in traditional financial planning but life planning fills this gap by connecting people's money and values with their lives."

To develop financial life plans, Chris uses a five-step method called EVOKE, which guides clients to think broadly and deeply about what matters to them most in life. EVOKE was developed by The Kinder Institute, a US-based organisation that is at the forefront of the Financial Life Planning movement. Chris is one of just a handful to have qualified as a Registered Life Planner in the UK.

EVOKE is important because it gets people thinking and talking in a way that traditional financial planning doesn't. It helps us look inwardly and articulate the closely guarded dreams and beliefs that most of us harbour and would like to become a reality. We all need to bring our dreams and aspirations to the surface if we are going to succeed at making plans that can really help us lead the lives we desire.

Chris explains: "A good example is a couple in their mid 50s who wanted to know

if they had enough money for retirement. By posing thought-provoking questions they talked about what they wanted to achieve from life. They became aware of unrealised goals. Exploring these, they began to understand that what they considered unachievable could become reality. One had always wanted to open an art gallery but thought it just a dream. Through life planning sessions and an analysis of their finances, I helped them see it was realistic and we explored the question, "Would you rather look at your savings showing a balance of £1,000,000 or £950,000 while owning an art gallery?" Today, they are working towards opening their gallery."

● To find out more about how Financial Life Planning can help you live your life to the full and make your money work for your life instead of you working a lifetime to make money, contact Chris on 01494-434555 or chris@inspiredflp.com. Chris offers everyone a no obligation, no cost first meeting when you can find out much more about Financial Life Planning and its life-changing benefits.