# Voucher for a complimentary initial financial planning consultation worth £150

Doing nothing is why many people struggle to make ends meet. Granted, dealing with financial issues can be daunting. Do you know how you would pay your bills if you fell ill or were made redundant? Or if your pension will give you enough income when you retire? Or how you could help your children or grandchildren financially? But these things have to be faced. And talking them through face-to-face with one of our professional financial advisers will set your mind at ease.

As a BA Clubs member, you and your family are entitled to a no obligation, complimentary initial consultation worth £150, during which one of our qualified advisers will explain how you may be able to benefit from advice on issues such as:

- **boosting your pension provision, so you will be able to enjoy a comfortable retirement**
- **whether you could save £££s on your mortgage**
- **building up a nest-egg tax-efficiently, for yourself or for your children or grandchildren**
- **taking your pension and getting the best possible income**
- **protecting your family's income, so they have enough money should the worst happen**
- **paying for long-term care**
- **passing on more of your money to your family.**

You can then decide whether or not you wish to proceed. Hundreds of people from all walks of life throughout the UK rely on us for affordable, expert financial advice. Take action now to secure your financial future and book your complimentary initial consultation.

## Visit BAClubs.com/finance or call 08000 85 85 90 quoting 'BA Clubs'

The value of your investments can go down as well as up, so you could get back less than you invested. A pension is a long-term investment. The fund value may fluctuate and can go down. Your eventual income may depend upon the size of the fund at retirement, future interest rates and tax legislation. Your home may be repossessed if you do not keep up repayments on a mortgage or other loans secured on it.

Lighthouse Financial Advice Limited is an appointed representative of Lighthouse Advisory Services Limited, which is authorised and regulated by the Financial Conduct Authority.

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