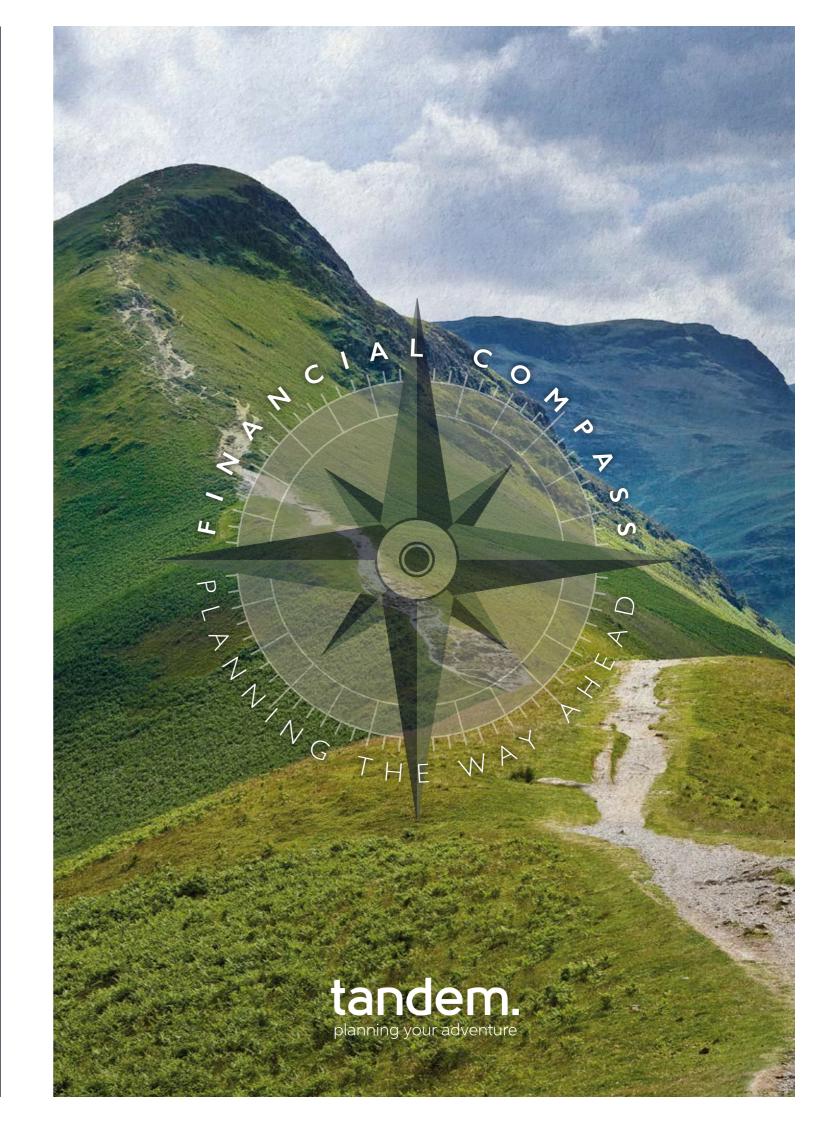


Ikigai is a Japanese term that means "a reason for being".

The word refers to having a direction or purpose in life, that makes one's life worthwhile and towards which an individual takes spontaneous and willing actions giving them satisfaction and a sense of meaning to life.

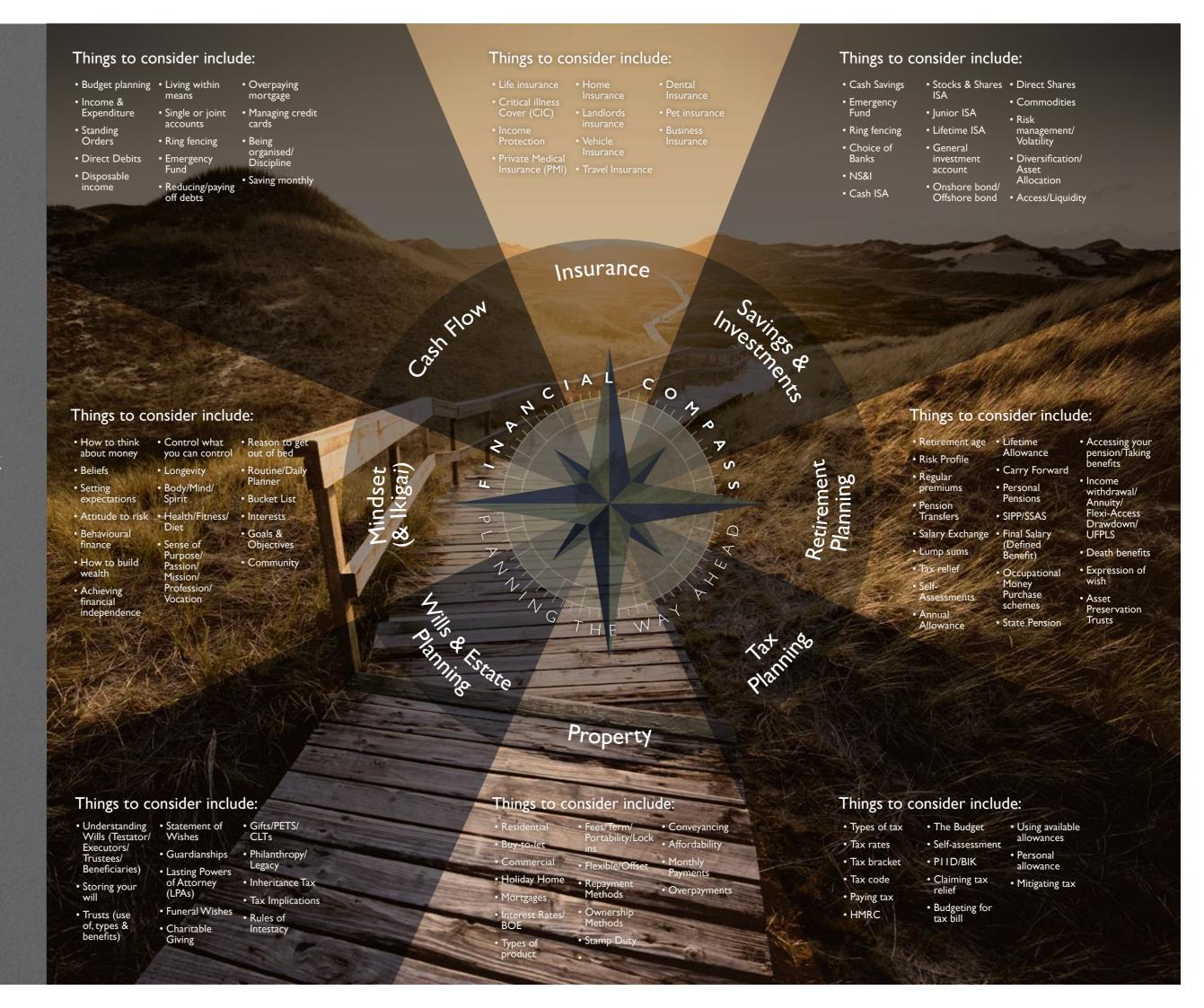
Find your Ikigai.





tandem.

"To know
where to go
tomorrow,
we must first
know where
we are
today."





Financial Compass Questionnaire

How to complete:

We believe there are eight core sections to having the perfect financial set up. As you read each section ask yourself:

- Do I have this section completely in hand?
- Do I need to address certain aspects of it?
- Does it need urgent attention?

Review the traffic light system to mark yourself and make notes accordingly.

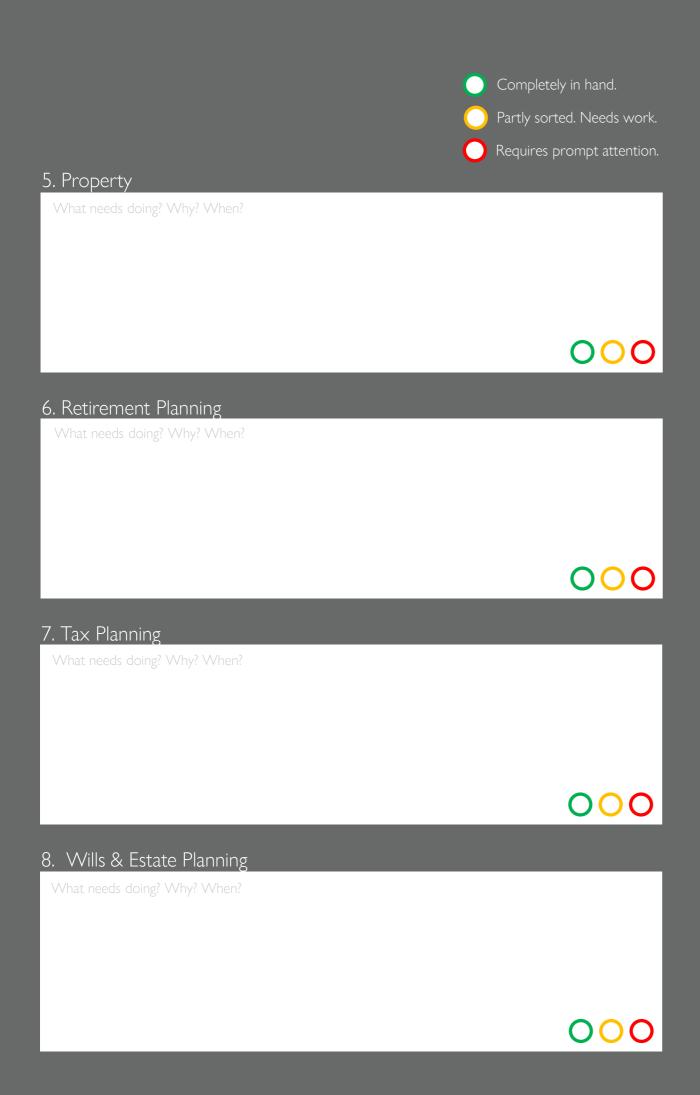
Three examples:

- In the insurance section, if you have all the relevant protection insurances in place for your circumstances, you know the premiums are competitive and the policies are in trust correctly, this might be Green.
- In the Wills & Estate Planning Section, if you have a Will, but it hasn't been updated in a while or you have no statement of wishes, this may be Orange.
- In the property section, if your mortgage is interest only, you are on an uncompetitive rate and the end term is past your chosen date of achieving financial independence, this might be Red.

If there are areas to address, prioritise them in terms of importance to you, and get in touch us at Tandem Financial Ltd so we can assist.

| 0 | |
|--|------------------------------|
| Tick the colour that relates best to each section: | Completely in hand. |
| | Partly sorted. Needs work. |
| | Requires prompt attention. |
| 1. Mindset and Ikigai | rioquii es prompt attentioni |
| What needs doing? Why? When? | |
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|) Cookflow | |
| 2. Cashflow What needs doing? Why? When? | |
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| 3. Insurance | |
| What needs doing? Why? When? | |
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| 4. Savings and Investments | |
| What needs doing? Why? When? | |
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Let's get an accurate picture of any gaps in your financial plan





Find your Ikigai



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