



Warwickshire Police Federation Personal Finance: Surgery Sessions 2023

Who are Reflect Financial?

The police team at Reflect Financial has over 20 years experience in helping both serving and retired police officers make provision for their ongoing financial security. Our popular Personal Finance Surgeries have proven nationally to be an invaluable source of advice and guidance as officers consider a life beyond policing. Our seminars are delivered by an expert team of financial planners, all of whom specialise in the police sector.

[Click here if you are viewing this digitally to find out more about our specialist team.](#)

What will we cover?

An adviser will be available to answer questions you may have on anything related to your personal finances, which could include:

- **Pensions and Retirement Planning**
- **Mortgages**
- **Life Insurance/Protecting Your Family**
- **Investments**
- **Managing Debt & Budgeting**
- **Cashflow**
- **Managing Your Bonus**
- **Long Term Care & Estate Planning**

Your home may be repossessed if you do not keep up repayments on your mortgage.

The value of an investment with St. James's Place will be directly linked to the performance of the funds you select and the value can therefore go down as well as up. You may get back less than you invested.

Where and when?

Appointments will run in 45min sessions from 9am-1pm and will all take place virtually via Microsoft Teams on the following dates (joining links will be emailed prior to the day):

- **Thursday 13th July**
- **Wednesday 1st November**

How do I register?

Appointments are without obligation and easy to book. **To select a date and time to suit you, simply click here if you're viewing this digitally.** If you cannot access the automated booking system through your company email you may wish to forward this flyer to your home email address.

Alternatively, email: **Rachel.Smith@reflectfp.co.uk**. Please include your full name, contact email address, mobile number, and preferred appointment date.