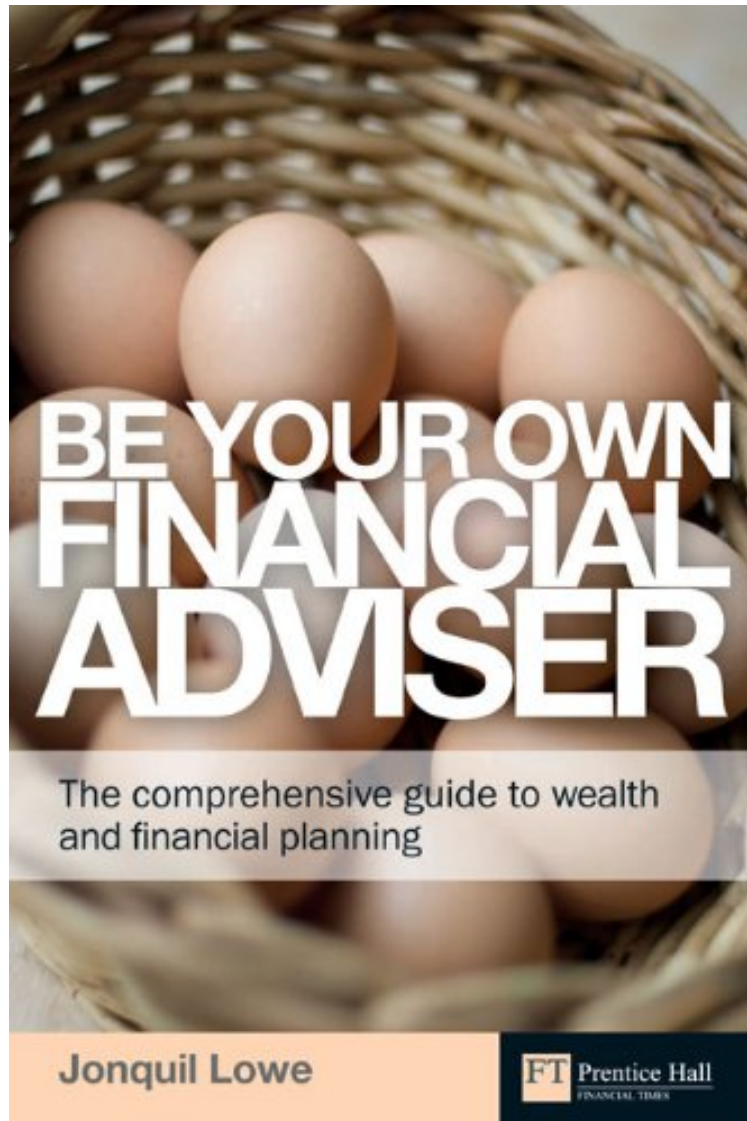


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## **Be Your Own Financial Adviser: The comprehensive guide to wealth and financial planning (Financial Times Series)**

*Jonquil Lowe*

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From the Back Cover Many people stumble through their financial life reacting to events and advice in an ad hoc way. As a result, few choose the most suitable financial products, some fall prey to mis-selling and many never realise their financial goals. Are you one of them? Be Your Own Financial Adviser shows you how to make sensible financial decisions without the need for expensive advice. Its accessible style, examples and case studies explain and evaluate financial products, and put you firmly in control of your own financial well being. It advises on how to adopt the best saving, spending and investment strategies, make decisions tax-efficiently, manage risk wisely, and protect and enhance your wealth. It also suggests when professional help is a good idea, and shows you how to protect yourself against mis-selling and get the best out of your adviser. Be Your Own Financial Adviser shows you how to: Stress-test your financial decisions Take advantage of legal tax breaks Achieve your financial goals Manage and preserve your wealth About the Author About the authors Jonquil Lowe is an economist who worked for several years in the City as an investment analyst, and is a former head of the Money Group at Which?. She now splits her time between working as a freelance financial researcher and journalist and as a Lecturer in Personal Finance with The Open University. Jonquil holds the Diploma in Financial Planning and researches and writes extensively on all areas of personal finance. She is the author of over 20 books, including: Giving and Inheriting, The Pension Handbook, Save and Invest and Finance Your Retirement, all published by Which? Books; the Personal Finance Handbook published by the Child Poverty Action Group, which is used as a set text for a number of personal finance courses; and, with Sara Williams, The Financial Times Guide to Personal Tax.