



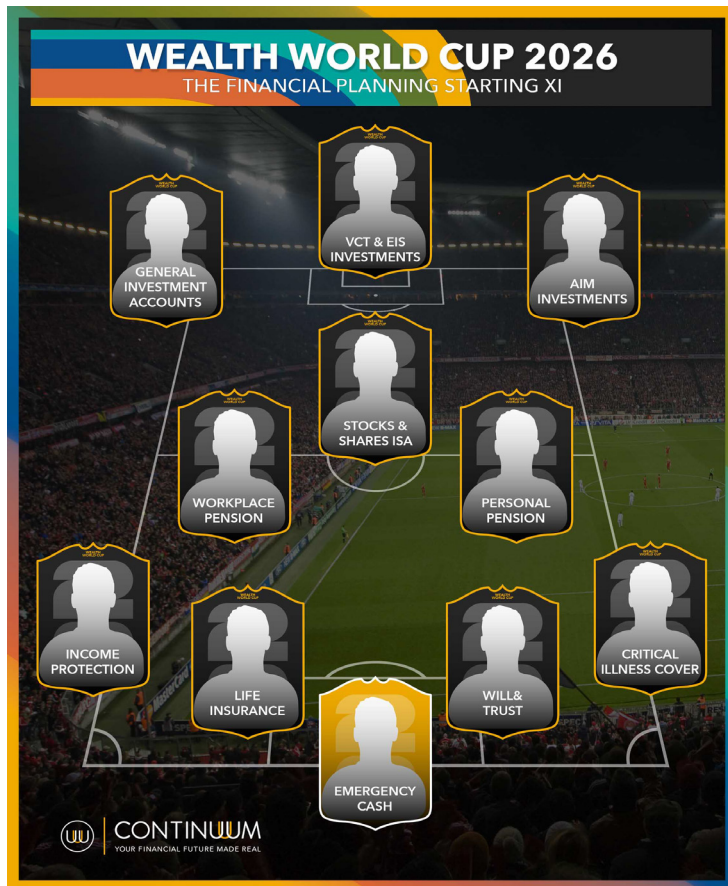
# WEALTH WORLD CUP 2026: WHAT IS ON YOUR FINANCIAL TEAM SHEET?

**JASON SOMERS** Independent Financial Adviser

As the FIFA World Cup 2026™ gets underway, it is the perfect time to ask: how balanced is your financial team sheet?

From your emergency cash buffer acting as goalkeeper to your pensions anchoring the midfield engine room, every position has a specific role to play in securing your long term future.

## The 4-2-3-1 Team Sheet



### GK: Emergency Cash

A crucial line of defence. Helps to sweep up dangers such as a broken boiler or sudden job loss, so the team can play without fear.

### LB / RB: Income Protection & Critical Illness Cover

The full-backs covering the flanks. Their aim is to protect your everyday lifestyle, helping to ensure the bills are paid if you get sidelined by injury or illness.

### CBs: Life Cover & Wills

The bedrock of the club. They do not join the attack. Their only job is to help protect your family and home no matter what happens on the pitch.

### DMs (The Double Pivot): Work & Personal Pensions

The engine room. They sit deep, staying invested through market volatility, and quietly compound over decades while aiming to beat inflation and anchor your long-term future.

### LAM / RAM: General Investment Accounts & AIM Investments

They are the wingers whose aim is to provide pace and growth. They could when required step up the risk profile to help capture broader market returns and specialist UK business growth.

### CAM (The No. 10): Stocks & Shares ISAs

They could be seen as the playmaker. Flexible and tax-efficient, they can help support medium- to longer-term goals and adapt as circumstances change.

### ST: VCT & EIS Investments

Sometimes viewed as the lone striker. They focus on higher-risk, and face the toughest tackles in early-stage companies and may offer attractive tax benefits, with the aim of enhancing returns, although outcomes are uncertain and capital is at risk.

### Get a financial coach in your corner

Every world-class squad needs a manager on the sidelines. You wouldn't send a team into a major tournament without a tactical game plan and someone to make the most appropriate substitutions when conditions change. That's where we come in.

Let's review your financial team sheet together.

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