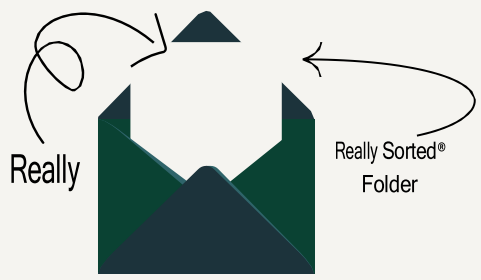


REALLY SORTED



The One Gift Nobody Thinks Of

DECEMBER

Every year we chase the perfect Christmas present — something thoughtful, lasting, and just a little bit special. We make lists, brave the crowds, and try to get everything just right.

But the truth is, the most meaningful gift rarely comes wrapped.

A few years ago, on Christmas Eve, our family were gathered around the table — the usual chaos of half-eaten mince pies, paper hats, and last-minute wrapping tape stuck to the dog. Then my dad stood up, raised a glass, and said:

“This year, I’ve already given you your presents.”

We looked around — puzzled. No boxes, no cards, nothing under the tree.

He smiled.

“I finally sorted everything — the will, the power of attorney, the paperwork. So, whatever happens, you’ll all be okay.”

For a moment, the room went quiet.

Then someone said softly, *“That’s the most grown-up present we’ve ever had.”*

And they were right.

It wasn’t money or stuff — it was peace of mind, tied up with a bow you couldn’t see.

That one moment changed how I think about Christmas.

Because when you strip away the noise and the novelty socks, it’s really about love — not just the kind we show in the moment, but the kind that lasts.

So, this year, between the mayhem and the mince pies, take five minutes to do one small thing that means the world to someone else.

Make a note. Start your checklist. Have that quick conversation.

It’s the simplest way to give the people you love the one gift that truly lasts — peace of mind.

Because the best gifts aren’t wrapped — they’re prepared.

This Month’s Tip:

When updating your will, include a short *“letter of wishes.”*

It’s not legally binding, but it guides your executors and family on things that matter most — from who gets the photo albums to how you’d like your pets cared for. A few handwritten lines today can save loved ones hours of uncertainty later.

**Wishing you a joyful Christmas and a peaceful New Year —
from all of us at *Really Sorted* and *Real Money Guide*®.**

Here’s to a 2026 filled with clarity, comfort, and calm. 🎄 ✨

Warm regards,
Roger Hickman

Founder, Real Money Guide®

General information only – not financial advice.