

A Guide to
**RETIREMENT
PLANNING**

Developing strategies to accumulate wealth
in order for you to enjoy your retirement years



WELCOME

A Guide to Retirement Planning

Welcome to 'A Guide to Retirement Planning'. The State Pension alone won't be enough to ensure a comfortable retirement so it's worth reviewing your options as soon as you can to make sure you can afford life's little pleasures once you retire.

When it comes to planning for retirement, time is your friend. A good retirement investment strategy starts with a longer-term approach. This usually begins with more adventurous investing to build growth and then moves into less risky options to safeguard that growth as the planning nears its end.

Ideally saving should start as early as you can. However it's never too late to start and the earlier you start the greater the benefits. People don't start out planning to fail, but many do fail to plan.

Retirement is something we all look forward to and, even if it seems a long way off, the crucial question is 'Do you have enough saved for a comfortable retirement?'

Wherever you are with your retirement savings, don't be put off from taking action - there are still steps you could take to increase the income you'll get when you retire.

We can work with you to develop strategies to accumulate wealth in order for you to enjoy your retirement years, by evaluating your goals, personal circumstances and projected living costs.

SET CLEAR GOALS FOR YOUR RETIREMENT TAKE CONTROL OF YOUR EXISTING RETIREMENT SAVINGS MAXIMISE YOUR USE OF GENEROUS TAX ALLOWANCES TAILOR AN INVESTMENT STRATEGY APPROPRIATE TO YOUR NEEDS MAXIMISE YOUR POST-TAX INCOME IN RETIREMENT ADAPT TO CHANGING CIRCUMSTANCES

WANT TO DISCOVER WHAT THE FUTURE WILL LOOK LIKE?

Even if your retirement planning is up and running, that's not the end of the story. It's important that you review your contributions, particularly if you have a change of circumstances. If you don't know how your planning is doing, you can't know what your future will look like. To discuss how we could help you plan for your retirement, please contact us for further information.

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