

WEALTH MANAGEMENT

RETIREMENT STRATEGIES

Most of us would like to lead a full and vibrant lifestyle even when we retire. However, our retired years could be pretty costly if we hope to fulfil our long-awaited dreams of travelling around the world, taking up hobbies, enjoying a busy and active social and sporting life, as well as being able to treat our family and loved ones. To add to this, our retirement years could last 30 or 40 years so it is important to start saving for this time of life as early as possible. Whether you expect to retire soon or have some years to go, planning ahead is crucial as money needs time to grow.

Planning for retirement is more flexible and complex than ever before. It can take many forms such as owning a large property portfolio to provide you with a rental income stream to building up your personal and occupational pension provision to provide you with a secure or variable pension income. Or it may mean assembling a range of tax-friendly investments to provide both capital and income and possibly, with no tax to pay. If blended together wisely, these options can provide for a very balanced and tax-friendly retirement plan.

Working out a sturdy financial plan which provides for a secure income base to cover all life's essential costs, as well as a flexible income to provide for the fun times, can be a difficult task. Building in the effects of inflation, tax and longevity may mean that you need more money than you may think.

SPF Private Clients has a team of independent financial advisers who are both experienced and highly qualified to provide advice on all aspects of retirement planning. We work closely with clients during their working life to prepare them for their retirement years and also advise them on the best course of action when it comes to taking an income during retirement.

We can use a range of income forecasting and investment modelling tools to help create a tailor-made retirement strategy to suit individual circumstances. We advise and review all types of pensions from stakeholder to personal pensions, self-invested personal pensions (SIPPS) and group personal pensions as well as company pension schemes and small self-administered schemes (SSAS). We also provide an ongoing service for those who need our help.

Whether you would like us to create a retirement plan for you, review your assortment of pension plans or help you with a funding strategy, do get in touch.

For more information please contact:

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THE VALUE OF INVESTMENTS MAY FALL AS WELL AS RISE AND YOU MAY NOT GET BACK THE FULL AMOUNT INVESTED. PAST PERFORMANCE SHOULD NOT BE TAKEN AS AN INDICATOR OF FUTURE PERFORMANCE. SPF's Wealth Management team offers a complimentary initial consultation. If you then choose to take financial advice from us, we will always provide you with an estimate of the cost in advance.



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