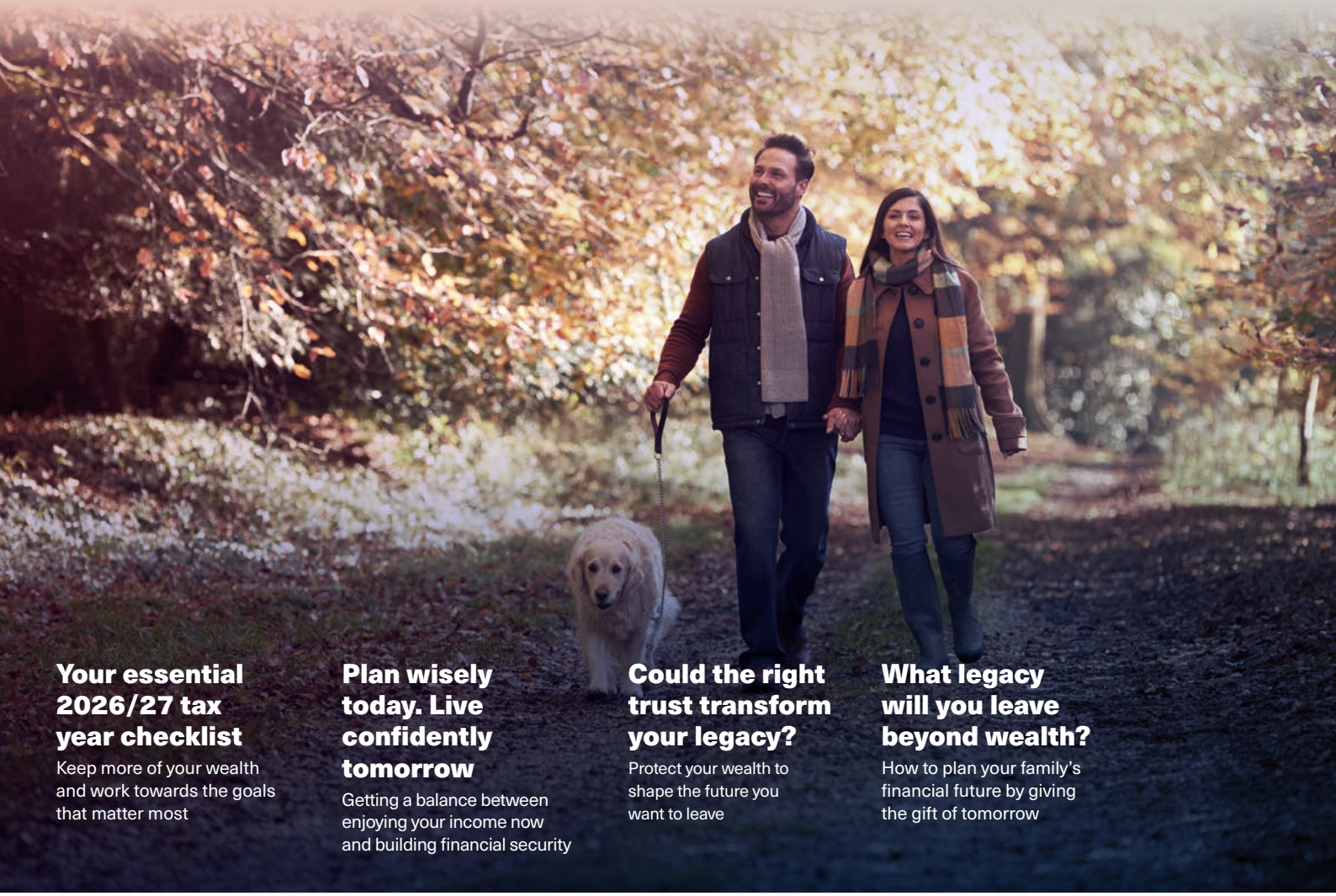
WealthWise

NOVEMBER / DECEMBER 2026

Could changes to the triple lock affect your retirement from 2030?

Discover how to prepare for uncertainty and build confidence in your future



Your essential 2026/27 tax year checklist

Keep more of your wealth and work towards the goals that matter most

Plan wisely today. Live confidently tomorrow

Getting a balance between enjoying your income now and building financial security

Could the right trust transform your legacy?

Protect your wealth to shape the future you want to leave

What legacy will you leave beyond wealth?

How to plan your family's financial future by giving the gift of tomorrow

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Investments can go down as well as up, and you may get back less than you invested.

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Welcome to WealthWise



David Ryley
CEO and Founder

Welcome to this issue. Picture yourself reaching retirement after decades of hard work, saving and planning. Perhaps you dream of travelling, spending more precious time with family, or finally pursuing hobbies you have long wanted to enjoy. Whatever retirement means to you, a reliable income can make all the difference. With changes to the State Pension triple lock planned from April 2030, understanding what lies ahead is an important part of preparing for the future. On page 12, we explore what the revised rules could mean for your retirement income and why building additional sources of income could help give you greater financial security and freedom.

As the 2026/27 tax year draws to a close, it is also an ideal time to take stock of your finances and consider whether you are making the most of the opportunities available. From using your ISA and pension allowances to reviewing investments, checking your tax position and updating your estate plans, a little forward planning could make a meaningful difference. Turn to page 06 for six practical steps to help you make informed decisions and keep your financial goals on track.

Of course, reaching retirement is one thing; making your money last throughout it is another. Now that you have built your savings, you'll want to enjoy the lifestyle you have worked so hard for without losing sight of the years ahead. On page 05, we explore how balancing investment risk, income needs and long-term growth through a flexible total return strategy will help you navigate changing markets, maintain your financial wellbeing and enjoy greater confidence throughout retirement.

Thinking about the future also means considering the legacy you leave behind. Planning for what happens to your wealth after your death can help protect those closest to you and ensure your wishes are respected. Trusts can offer greater control over how your assets are managed and passed on, providing opportunities to support loved ones and preserve wealth for future generations. On page 14, we look at the different types of trusts, address common misconceptions and explain why keeping your estate plans under review is so important.

While making financial plans is essential, discussing them can be equally valuable. Passing wealth to the next generation is about more than money; it is about sharing your values, supporting those you love and creating opportunities for the future. Yet conversations about inheritance are not always easy. On page 15, we consider why starting these discussions early, addressing questions of fairness and helping younger family members build financial confidence will make all the difference to your family's future.

A complete list of the articles featured in this issue appears on page 04.◀

Your future, our continued support

As another year draws to a close, it is a natural time to reflect on what matters most and look ahead to the opportunities that lie ahead. We would like to thank you for your continued trust and to wish you and your loved ones a wonderful festive season and a happy, healthy New Year.

Whatever 2027 may hold, we hope it brings happiness, good health and peace of mind. If your circumstances or priorities have changed, or you would simply like reassurance that your financial plans remain on track, we are here to listen, support you and help you plan for the future you want.

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WealthWise

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Plan wisely today. Live confidently tomorrow

Getting a balance between enjoying your income now and building financial security

Retirement should be a time to enjoy the rewards of years of saving, whether that means travelling, spending more time with family or pursuing long-held ambitions. Yet for many, the transition from a regular salary to relying on pensions, savings and investments brings a new set of financial challenges.

With retirement potentially lasting 30 years or more, making your money last is just as important as enjoying it. The key is finding the right balance between generating a dependable income to support your lifestyle today and keeping enough invested for future growth. Inflation can gradually erode purchasing power, while market fluctuations and unexpected expenses can put pressure on even a carefully built pension pot.

Taking too little investment risk may limit your savings' growth, but taking too much could expose you to losses at the wrong time. A considered approach can help you navigate these competing priorities and give you greater confidence in your financial future.

Rethinking retirement risk

Moving into retirement changes the role of your investments. Instead of building a pension pot, you need to make it work for you. Withdrawing too much too soon can strain your finances, particularly if markets fall early in retirement. Equally, holding too much in cash or low-growth assets could leave your savings struggling to keep pace with inflation.

There are several risks to consider: living longer than expected, rising living costs, market volatility and the timing of withdrawals. These factors are closely linked. Avoiding investment risk altogether may feel reassuring, but it can increase the risk of your money running out over time.

Looking beyond income

It is tempting to rely solely on dividends and interest to fund retirement spending, leaving your original capital untouched. However, this approach can limit your investment choices. A total return strategy considers both the income investments generate and their potential to appreciate, offering greater flexibility in how you fund your lifestyle.

For example, investment income might cover everyday expenses in some years, while selling a portion of investments could help pay for a special holiday or an unexpected bill. Combining different sources of return may also help diversify your portfolio and preserve opportunities for longer-term growth.

Finding the right balance

A well-structured portfolio can help balance immediate spending needs with future financial security. More stable assets, such as short-term government bonds, may help meet near-term withdrawals, while growth-oriented investments, including shares and corporate bonds, can offer potential for longer-term returns. The appropriate mix depends on your circumstances, time horizon and capacity to absorb losses.

Flexibility is equally important. Regularly reviewing your portfolio and withdrawal strategy can help you respond to changing markets, inflation and personal priorities. Taking too little may mean missing opportunities to enjoy retirement, while taking too much could jeopardise your future security. A sustainable plan should reflect how you want to live, rather than relying on assumptions that never change.

Planning with confidence

There is no single investment strategy suited to everyone. Your pension arrangements, other savings, essential expenditure and attitude to risk all influence the right approach. Professional financial advice can help you assess your options, understand the trade-offs and create a plan that evolves with your needs.

You've spent years building your savings. Now it's time to put them to work for the life you want to enjoy, whether that means travelling more, spending precious time with loved ones or simply enjoying greater peace of mind. ◀

Ready to discuss making the most of the retirement you've worked so hard for?

We'll explain and explore how, with a tailored investment and financial planning strategy, you can make the most of your retirement savings, balance income and growth, and manage risk as your needs evolve.

Because retirement should be about enjoying the life you've earned, not about worrying about the money behind it. We look forward to hearing from you.

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Your essential 2026/27 tax year checklist

Keep more of your wealth and work towards the goals that matter most

With the end of the 2026/27 tax year approaching, there is still time to make considered decisions that could benefit your finances now and in the years ahead. Whether you are saving for your first home, building a retirement fund, growing your investments or hoping to pass wealth on to your family, understanding the allowances and tax rules available to you can help you make better-informed choices.

Tax planning is not simply about reducing your bill at the end of the year. It is about making the most of available opportunities, ensuring your money works towards your priorities and avoiding missed opportunities. From reviewing your ISA and pension contributions to checking your investment income and wider financial arrangements, this checklist highlights six areas to consider during the 2026/27 tax year, which runs from 6 April 2026 to 5 April 2027.



Make the most of your allowances

1. Give your Individual Savings Account (ISA) a health check

ISAs offer a valuable way to save and invest without paying UK tax on eligible interest, investment income or capital gains within the account. For 2026/27, the annual ISA allowance is £20,000 and the Junior ISA allowance is £9,000.

Consider whether a Cash ISA, a Stocks & Shares ISA or a combination of both is appropriate for your goals, investment timeframe and attitude to risk. Cash savings may suit money you expect to need in the short term, while investments may be more appropriate for certain longer-term objectives, although their value can fall as well as rise.

Regular contributions can help you build your savings over time. Remember that unused ISA allowance cannot normally be carried forward, so consider how much of your allowance to use before the tax year ends.

2. Give your pension contributions a boost

Your pension can play a central role in funding the retirement you want. Reviewing your contributions regularly can help you assess whether you are making sufficient progress towards your goals and whether there is scope to increase your savings.

The standard annual pension allowance for 2026/27 is £60,000, though lower limits may apply depending on your income and circumstances. Employer contributions count towards this allowance. If you have unused allowance from previous tax years, you may be able to carry it forward, subject to the relevant rules.

Eligible pension contributions can attract tax relief, making pensions a potentially tax-efficient way to save for retirement. However, the amount you can contribute to receive tax relief, and the annual allowance available to you, depend on your circumstances. Personal contributions receive tax relief only if you have sufficient UK relevant earnings, or up to £3,600 gross. Before increasing contributions, consider your immediate financial commitments, access to emergency savings and your retirement objectives. Tax treatment depends on individual circumstances and may change in the future.

Keep potential tax bills in check

3. Review your investments and taxable income

If you hold investments outside tax-efficient accounts, review any potential capital gains

In England and Wales, a Lasting Power of Attorney allows you to appoint trusted people to make decisions about your property and financial affairs, or your health and welfare, within the limits set by law. It must be established while you have the necessary mental capacity.

and dividend income. For 2026/27, the annual Capital Gains Tax exemption is £3,000 for most individuals and £1,500 for most other trusts. The annual dividend allowance remains at £500.

Dividend tax rates have increased for some taxpayers from 6 April 2026. For dividend income above the tax-free allowance, the ordinary rate is now 10.75%, the upper rate is 35.75% and the additional rate remains at 39.35%.

If you are considering selling investments, realising gains or changing your portfolio, consider the potential tax implications alongside your broader investment objectives. Avoid making investment decisions based solely on tax savings, as the suitability of an investment and its potential risks should remain central to your decision-making.

4. Check your tax code and income

Your Personal Allowance for 2026/27 is £12,570, but it reduces by £1 for every £2 of adjusted net income above £100,000 and can fall to zero.

Check your tax code and payslips, especially if you have changed jobs, received a pay rise or started earning income from property, savings, investments or self-employment. Multiple income sources can affect your overall tax position, so it is important to understand how they interact.

If you complete a Self Assessment tax return, keep relevant receipts, statements and records organised throughout the year. This can make the process easier and help you identify potential liabilities or reporting obligations in good time.

Protect your financial future

5. Review your wider financial and estate plans

Tax planning should sit alongside your broader financial arrangements. Consider whether your Will reflects your current wishes, whether your pension beneficiary nominations remain appropriate and whether you have made suitable arrangements to protect your interests if you are unable to make decisions for yourself.In England and Wales, a Lasting Power of Attorney allows you to appoint trusted people to make decisions about your property and financial affairs, or your health and welfare, within the limits set by law. It must be established while you have the necessary mental capacity. Different arrangements apply in Scotland and Northern Ireland.

It is also worth considering how your wealth may pass to your family and whether your estate plans remain appropriate. Significant changes in your circumstances or in the tax rules may warrant a review, particularly if you have property, business interests or substantial investments.

6. Turn your checklist into action

The most effective tax planning decisions are those that align with your broader financial goals. Identify the areas that need attention, determine which actions are realistic and set reminders to review your progress before the end of the tax year.

You may want to increase pension contributions, utilise your ISA allowance, review your taxable investments or seek our professional guidance on a significant financial decision. The right priorities will depend on your income, assets, family circumstances and long-term ambitions.

Rather than waiting until next April, make reviewing your finances an ongoing habit. Keeping your plans under review helps you respond to changes in your circumstances and make more informed decisions as opportunities arise.

Make your money work towards what matters most

Making the most of your tax allowances is not just about the figures on a statement. It is about helping your savings, investments and pensions support the future you want, whether that means enjoying a comfortable retirement, providing for your family or building lasting financial security.

Taking time to review your arrangements for the 2026/27 tax year will help you identify opportunities, understand potential liabilities and set a clearer course for your financial plans. Making the right financial decisions today will help you build greater security for tomorrow. ◄

Are you making the most of the opportunities available to you this tax year?

Whether you want to strengthen your savings, review your pension, make informed investment decisions or plan for your family's future, we can help you assess your circumstances and explore your options.

Contact us today to discuss your financial plans and discover how a tailored approach could help you make the most of the 2026/27 tax year while keeping your long-term goals on track.

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One in three parents ‘too busy’ to plan for their future finances

Putting your children first shouldn't mean putting your future last

Between school runs, work deadlines, household bills and family commitments, retirement planning can easily slip down the priority list. For many parents, supporting their children comes first, leaving little time or money for their long-term financial security.



> ***The research found that 63% of people who had not yet retired were worried they were not saving enough, while 35% had not considered how much money they might need.***

Recent research found that 31% of parents with children under 18 feel too busy to plan for their financial future[1]. Although retirement may seem distant, taking action now can help you understand your options and prepare for the years ahead.

When family life takes priority

Looking after children was the biggest competing demand for parents who struggled to plan their finances, cited by 66% of respondents. This figure rose to 76% for mothers, compared with 54% for fathers.

The findings also revealed differences in retirement planning between men and women. Among parents with children under 18, 43% of women said they had not planned how much they would need in retirement, compared with 22% of men.

With childcare costs and everyday expenses demanding attention, planning decades ahead can feel overwhelming. However, delaying decisions could leave you with fewer options later in life.

Cost of putting plans off

The research found that 63% of people who had not yet retired were worried they were not saving enough, while 35% had not considered how much money they might need.

Without a clear understanding of your future expenses and expected income, it can be difficult to know whether your pension savings will support your desired lifestyle. Starting early gives you more time to identify shortfalls and adjust your plans.

Small steps can make a difference

Retirement planning need not be complicated. Start by reviewing your workplace pension, checking your contributions and understanding how much your employer contributes. If you have changed jobs, locate any pensions from previous employers and assess how they fit into your overall plans.

Where affordable, consider increasing contributions and maximising the value of available employer contributions. An annual financial review can help you track progress and adapt as your circumstances change.

Your plan should also reflect your current commitments, including housing, childcare and household bills. Focus on realistic steps that balance today's needs with tomorrow's goals.

Make time for your future

Securing your financial future is an important part of planning for family life. Reviewing your pension and seeking professional financial advice where appropriate can help you build confidence and work towards a more comfortable retirement. ◄

Ready to take control of your financial future?

Taking time to plan today will help you look forward to tomorrow with greater confidence and peace of mind.

Please contact us to discuss your circumstances, explore your pension options and build a retirement plan tailored to you and your family.

Source data:

[1] Standard Life Retirement Voice 2026. Research conducted by Ipsos in June 2026 among 6,000 UK adults aged 18 to 80 via an online survey, weighted to be representative of the UK population by age, gender and region. Estimated UK impact: Based on an ONS population estimate of 51,893,826 adults aged 18 to 80, the survey finding of 20% equates to approximately 10.4 million people (estimated range: 9.9 to 10.9 million at 95% confidence).

This article is for informational purposes only and does not constitute tax, legal or financial advice. For guidance, seek professional advice.

Beyond your working years, make your wealth work for you

Whether travelling more, enjoying family time or gaining financial freedom

After years of building a successful career and accumulating wealth, retirement offers the chance to enjoy the rewards of your hard work. Whether your plans involve travelling the world, buying a second home, pursuing new interests or spending more time with family, achieving the lifestyle you want requires careful financial planning. Even substantial wealth needs to be managed strategically to ensure long-term security, flexibility and peace of mind.

For affluent individuals, retirement planning is about more than having enough money to stop working. It means aligning your wealth with your ambitions, managing financial risks, and deciding how best to support the next generation, while ensuring you retain the freedom to adapt your plans as life changes.

Define your retirement ambitions

Start by picturing what retirement looks like for you. Perhaps you want to buy a second home, travel extensively, take up charitable work or help your children onto the property ladder. Establishing your priorities will help determine how much income you need, which assets you may wish to draw on and how your wealth should be structured to support your goals.

It is also important to recognise that spending patterns can change over time. The early years may involve significant travel and leisure spending, while later life could bring higher healthcare or care costs. Building these possibilities into your plans, alongside an allowance for unexpected expenses, can help you maintain your desired lifestyle without compromising your long-term financial security.

Make your wealth work harder

A comprehensive cashflow forecast can help determine whether your pensions, investments, savings and property income can support your desired lifestyle throughout retirement. By modelling different scenarios, you can assess the potential impact of inflation, market volatility, unexpected expenses and a retirement lasting 30 years or more. This can also help identify when adjustments to spending or investment strategy might be necessary.

Tax efficiency is another key consideration. Reviewing how you draw income from pensions, Individual Savings Accounts (ISAs) and other investments can help you make better use of available allowances and manage your overall tax liability. The order in which you access different assets can affect your finances over time. As tax rules and personal circumstances can change, professional advice can help ensure your strategy remains appropriate.

Protect your financial independence

Significant wealth does not eliminate investment risk. A market downturn early in retirement can be particularly damaging if you need to sell investments to cover everyday spending, potentially reducing the amount available to benefit from a future recovery. Maintaining an appropriate cash reserve, diversifying your portfolio and aligning investments with your time horizon may help manage these risks.

Longevity also deserves attention. Planning for a longer retirement, rising living costs and potential care needs can help preserve your financial independence. Regular reviews are essential to ensure your investment strategy, income plan and wider financial arrangements remain aligned with changing circumstances, market conditions and your evolving priorities. Investments can fall as well as rise in value, and you may get back less than you invest.

Balance family and legacy

For many wealthy retirees, financial security includes helping loved ones and deciding how wealth should eventually be passed on. Gifts to children or grandchildren can provide meaningful support, whether for education, a first home or future financial independence. However, generosity should be balanced against your own future needs and the importance of retaining sufficient assets for your retirement.

Estate planning, Inheritance Tax considerations and the timing of gifts can all influence how wealth is transferred efficiently. Reviewing your Will, considering how assets are owned and taking advice on potential tax implications can help you establish a clear legacy plan while retaining flexibility for your own needs.

Take control of your next chapter

Retirement should be a time to enjoy the wealth you have worked hard to build, rather than worry about whether it will last. A tailored financial plan can provide greater clarity, helping you make informed decisions about spending, investing and passing on wealth, while safeguarding your long-term interests. ◀

What could your retirement look like with the right plan in place?

You've worked hard to build your wealth. Now it's time to make it work for the future you want. Whether you dream of retiring earlier, travelling more or spending precious time with family, a tailored financial plan and cashflow modelling can help you understand what may be possible.
Contact us today to explore your options, make informed decisions and take the next step towards a retirement built around what matters most to you.

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Your retirement, your future, your way

For many people, retirement is the long-awaited chance to slow down, spend more time with family, travel or pursue interests set aside during working life. Yet as retirement approaches, excitement can be accompanied by uncertainty.

Are you ready to leave work behind and embrace the freedom to live life on your own terms?

Will your pension provide enough income? Can you afford to stop working? What will everyday life look like without the structure of a job? Being ready to retire means looking beyond your finances to consider the lifestyle you want, the income you will need and the best way to fund the years ahead.

Picture your ideal retirement

Retirement no longer has to mean an abrupt end to working life. Some people may prefer to reduce their hours gradually, take on consultancy work or explore a new venture, while others relish the prospect of leaving employment altogether. Consider what a fulfilling retirement means to you, including where you want to live, how you plan to spend your time and whether you would welcome a continued income. Discussing your plans with your partner or family will also help ensure your expectations are aligned.

Having a clear picture of your future can help you estimate how much money you will need. Consider your essential outgoings, such as housing, food and household bills, alongside discretionary spending on holidays, hobbies, entertainment and family commitments. Remember that costs can change throughout retirement. You might spend more on travel and leisure in the early years, while healthcare, home adaptations or care costs could become more significant later.



Take stock of your finances

Start by reviewing your workplace and personal pensions, savings, Individual Savings Accounts (ISAs) and other investments. If you have changed jobs several times, check whether you have lost track of any pension pots. You can use the government's Pension Tracing Service to locate pension providers. You can also check your State Pension forecast online to see when you may qualify and how much you could receive.

Next, build a realistic retirement budget and consider how to convert your savings into a sustainable income. Inflation can gradually erode spending power, while investment values can fluctuate. Think carefully about how much you withdraw each year and whether your money could last for several decades. Consider outstanding debts, mortgage payments and any financial support you expect to provide to relatives. A financial planner can help you compare different retirement dates and income strategies.

Find the right time to finish work

There is no universally right age to retire. Leaving work early may offer greater freedom, but it also means funding more years without a salary and potentially making fewer pension contributions. Delaying retirement could strengthen your financial position, although your health, family circumstances and personal priorities matter just as much as the numbers. A phased retirement, in which you gradually reduce your working hours, may offer a useful middle ground.

It is also sensible to prepare for unexpected expenses and changes in circumstances. Maintaining an accessible cash reserve, reviewing your investments regularly and considering how you would cope with lower-than-expected returns can provide valuable flexibility. Test your plans against different scenarios, including higher living costs or living longer than anticipated. The aim is not to predict every eventuality but to build a plan that can adapt.

Make your next move with confidence

Feeling ready to retire means having the financial confidence and a sense of purpose to embrace your next chapter with optimism and peace of mind.

Before making your decision, review your plans with us to explore your options, understand potential risks and build a strategy tailored to your circumstances, helping you look ahead with greater clarity and confidence. ◀

Ready to make your retirement dreams a reality?

The future is yours to shape, and the right planning today will help you embrace tomorrow with confidence. To explore your pension options, understand what your money could provide and build a retirement plan tailored to your goals, please contact us.

It's time to look forward to the next chapter of your life with greater freedom, security and peace of mind.

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Could changes to the triple lock affect your retirement from 2030?

Discover how to prepare for uncertainty and build confidence in your future

Picture yourself reaching retirement after decades of hard work, saving and planning. Whether you hope to travel, spend more time with family or enjoy new hobbies, a reliable income can make a significant difference to your lifestyle. For many people, the State Pension will be an important part of their retirement income. However, its value over time depends not only on your entitlement but also on how it increases each year.

Following the Autumn Budget 2026, the Government confirmed plans to introduce an adjusted triple lock from April 2030. Understanding these changes could help you make informed decisions about your retirement plans.

Why the triple lock matters

The existing triple lock increases the UK State Pension each April by whichever is highest: average earnings growth, Consumer Prices Index (CPI) inflation, or 2.5%. It aims to protect pensioners' incomes against rising living costs while allowing them to benefit from wage growth.

However, concerns over the policy's long-term affordability prompted the Government to announce changes.

The existing triple lock will remain in place until April 2029. From April 2030, an adjusted arrangement will apply to the basic State Pension and the full rate of the new State Pension. Annual increases will be based on whichever is highest: CPI inflation, 2.5%, or the amount required to return or maintain the State Pension's value relative to average earnings at its April 2029 level.

Unlike the current arrangement, earnings growth will no longer automatically determine annual increases. Instead, the State Pension will be protected at its April 2029 value relative to average earnings, with increases designed to maintain or restore that relationship over time. The Government intends to retain inflation protection and the 2.5% minimum while making State Pension spending more sustainable.

Although the State Pension will continue to increase, the revised approach could affect how its value grows over the longer term. This makes it important to consider how other sources of income could support your retirement.

Build a flexible retirement plan

The State Pension provides a valuable foundation, but relying on it as your primary source of retirement income could leave you vulnerable to rising living costs and future policy changes.

So, what steps can you take to understand whether your retirement plans are on track? Start by checking your State Pension forecast via the Government's online service. Reviewing your National Insurance record is also worthwhile, as gaps could affect your entitlement.

Next, assess your workplace and personal pensions, savings and investments. If affordable, increasing your pension contributions could help build your retirement fund. Starting early gives your money more time to benefit from potential investment growth and applicable tax relief, although returns are not guaranteed and investments can fall as well as rise.

Give yourself financial flexibility

Estimate your essential retirement costs, including housing, energy, food and transport, as well as discretionary spending on holidays and hobbies.

Combining your State Pension with workplace or personal pensions and accessible savings could offer greater financial flexibility. Diversifying investments can help spread risk, though it cannot eliminate losses.

Remember that inflation can gradually erode your purchasing power, while unexpected expenses, such as home maintenance or care costs, may put further pressure on your finances.

Combining your State Pension with workplace or personal pensions and accessible savings could offer greater financial flexibility. Diversifying investments can help spread risk, though it cannot eliminate losses. ◀



Time to gain greater confidence in your retirement plans?

Retirement planning is not a one-off exercise. Regularly reviewing your expected income, pension savings and spending plans can help ensure your approach remains suitable as your circumstances change.

The Autumn Budget 2026 provided greater clarity on the future of the triple lock, reinforcing the need to plan beyond your State Pension. Understanding your pension entitlement, reviewing your savings and assessing your contributions will help strengthen your financial resilience.

Even small, consistent steps today will help you gain greater confidence in the retirement you hope to enjoy. To discuss your situation, please contact us for further information.

This article does not constitute tax, legal or financial advice and should not be relied upon as such. For guidance, seek professional advice. A pension is a long-term investment not normally accessible until age 55 (57 from April 2028, unless the plan has a protected pension age). The value of your investments (and any income from them) can go down as well as up, and you may receive back less than you invest, affecting the level of pension benefits available.

Could the right trust transform your legacy?

Protect your wealth to shape the future you want to leave

Planning what happens to your wealth after your death is one of the most important steps you can take to protect your family's financial future. Whether you own property, have built up savings and investments, or want to ensure your children and grandchildren are provided for, deciding how your assets should be passed on requires careful thought.

For many families, estate planning is not simply about distributing wealth; it is about preserving financial security, protecting vulnerable loved ones and ensuring that personal wishes are respected.

A trust can play a valuable role in achieving these objectives, offering a structured way to manage assets and to determine who benefits from them and when.

However, trusts are not suitable for every situation, and choosing the right arrangement is essential to ensure it meets your needs, reflects your family circumstances and aligns with your wider estate plan.

Understanding your options

Trusts are not one-size-fits-all arrangements. Different types serve different purposes, so choosing the right structure depends on your family circumstances, financial objectives and how you wish your assets to be distributed.

A bare trust gives a beneficiary an entitlement to the assets, whereas a discretionary trust allows the trustees to decide who benefits, when and in what amount.

A life interest trust can provide a surviving spouse or registered civil partner with income or the use of specified assets for their lifetime, while preserving capital for children or other beneficiaries.

Specialist arrangements may also help vulnerable beneficiaries.

Avoiding common misconceptions

Trusts are sometimes seen as a straightforward way to protect the family home from Inheritance Tax or future care costs. In practice, the outcome depends on the trust type, its terms and the relevant legislation.

A trust does not automatically remove assets from Inheritance Tax calculations or prevent them from being considered in a care fee assessment.

That does not diminish the value of trusts. When structured appropriately, they can offer greater control over the transfer of wealth and help balance competing family needs.

For example, a trust may help provide for a surviving partner during their lifetime while preserving assets for children from a previous relationship. The key is to understand what a trust is intended to achieve, rather than assume it offers protections that may not apply.

Keeping your plans up to date

Estate planning should not be a one-off exercise. Marriage, divorce, the arrival of children or grandchildren, changes in wealth and the death of a beneficiary can all affect whether existing arrangements remain suitable.



Reviewing your Will regularly can help ensure that any trusts still reflect your intentions and that your chosen trustees remain appropriate.

It is also important to consider how your estate plan aligns with your broader financial arrangements. Trustees have duties to manage trust assets in accordance with the trust's terms and with applicable law. We can discuss drafting or amending Will trusts and help you understand how they align with your long-term objectives.

Take the next step

If you are unsure whether a trust in your Will remains appropriate, or if your estate plan has not been reviewed for several years, seeking professional advice will help ensure your arrangements continue to reflect your wishes and family circumstances. ◄

Time to protect the legacy you leave behind?

Your wealth represents a lifetime of hard work, milestones and memories. Ensuring it passes to the people who matter most, in the way you intend, starts with the right estate planning advice. Whether you want to review an existing trust or explore your options for the future, we are here to help.

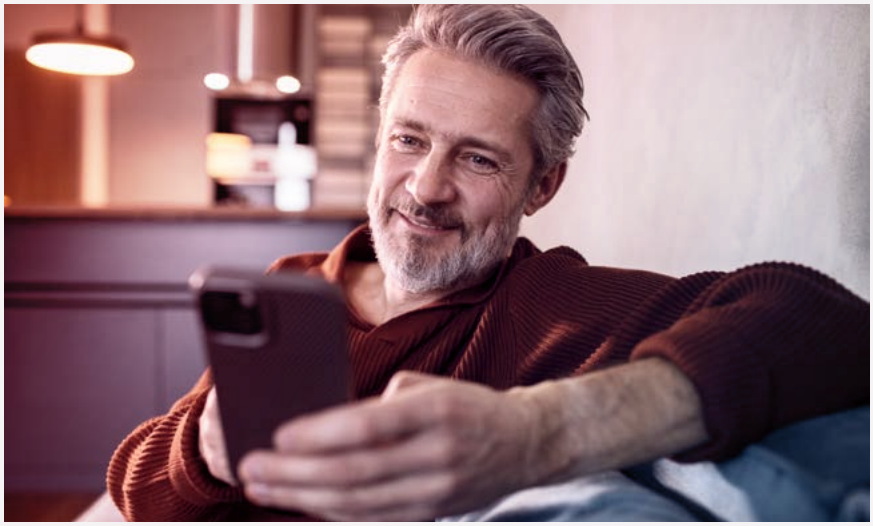
Please get in touch to discuss how we can help you assess whether your existing arrangements continue to reflect your wishes.

This article does not constitute tax, legal or financial advice and should not be relied upon as such. Estate, tax planning and Will writing are not regulated by the Financial Conduct Authority. For guidance, seek professional advice.

What legacy will you leave beyond wealth?

How to plan your family's financial future by giving the gift of tomorrow

Passing wealth to the next generation is about more than money. Behind every family home, investment portfolio or business lies a story of hard work, sacrifice and aspirations for the future. Many families want to provide loved ones with financial security and opportunities, yet they spend less time discussing how their wealth should be passed on.



Starting these conversations early can clarify expectations and help prevent misunderstandings. Discussing family values, future ambitions and concerns about fairness can help each generation understand what matters most and ensure that wealth is passed on in line with the family's wishes.

Starting the conversation

One of the first questions to consider is simple: what do you want your wealth to achieve? For some, the priority may be helping children onto the property ladder; for others, it could be funding education, supporting grandchildren or preserving a family business. Understanding these wishes provides a starting point for discussions about who should benefit, when support might be needed and how much can realistically be given.

These conversations should also address the needs of the person giving the wealth. How much money will be needed to maintain their lifestyle throughout retirement? Could future care costs affect what is available to pass on? Would gifting money now provide greater value to the family, or would retaining control offer greater peace of mind? Answering these questions can help families balance generosity with financial security and avoid commitments that may be difficult to reverse.

Addressing the difficult questions

Fairness is another important consideration. Does treating children equally mean giving them identical amounts, or should individual circumstances influence the decision? One child may already be financially secure, while another may need help with a deposit or be taking on caring responsibilities. Explaining the reasoning behind decisions can help manage expectations and reduce the risk of later family disagreements.

It is also important to discuss practical arrangements. Is there an up-to-date Will? Who will manage the estate and are the intended beneficiaries aware of the plans? Could Inheritance Tax (IHT) affect the amount ultimately received? Lifetime gifts, available exemptions and trusts may be relevant, but the rules can be complex and depend on individual circumstances. We can help clarify the options and ensure the arrangements reflect the family's intentions and current legislation.

Preparing the next generation

The conversation should not end with deciding who receives what. Are younger family members equipped to manage an inheritance responsibly? Do they understand budgeting, investing, taxation and the importance of protecting capital over the long term? Sharing knowledge and involving the next generation in appropriate financial discussions can help prepare them for the responsibilities that come with wealth.

Ultimately, successful wealth transfer begins with honest conversations, thoughtful questions and a shared understanding of the family's priorities. Starting early gives everyone time to consider options, address concerns and make informed decisions without undue pressure. ◀

Will your legacy last for generations?

The wealth you have worked hard to build can shape your family's future for years to come. It's important to understand the tax implications and to create a plan that reflects your wishes, protects your loved ones and provides the next generation with a stronger financial foundation.

Start the conversation today. Speak with us, and we'll help you explore your options.

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Who would make decisions on your behalf if you couldn't?

Protect your wishes, preserve your independence and give your loved ones greater peace of mind

In the event that you were unable to manage your finances, pay your bills or make important decisions about your care following a sudden illness or accident, who would step in to protect your financial interests, ensure your commitments were met and your wishes respected? It is not an easy scenario to contemplate, particularly when you feel fit and well, but unexpected circumstances can affect anyone at any stage of life.



Putting the right arrangements in place now can make a significant difference if you ever need support. A Lasting Power of Attorney (LPA) allows you to appoint people you trust to make certain decisions on your behalf, helping you retain control over who manages your affairs if you lose capacity. It can also spare your loved ones the uncertainty and additional stress of establishing legal authority during an already difficult time.

Take control of your future

An LPA is a legal document that allows you to appoint one or more trusted people, known as attorneys, to make decisions on your behalf in specified circumstances. You must have mental capacity to set up an LPA, so it is worth considering as part of your wider financial planning rather than waiting for a health concern to arise.

In England and Wales, there are two types of LPA, each covering different aspects of your life.

- **Property and financial affairs LPA:** This covers decisions about your money and property, including paying bills, managing bank accounts, collecting pension income and handling property transactions.
- **Health and welfare LPA:** This covers decisions about your personal care, medical treatment and living arrangements, including where you live and, where applicable, decisions about life-sustaining treatment.

You can choose to establish one or both, depending on your circumstances and wishes. Having the appropriate arrangements in place can help ensure that the people you appoint have the authority to act when necessary.

Choose the people you trust

Deciding who should act as your attorney is one of the most important parts of the process. You need people who understand your values, can make considered decisions and will act in your best interests while respecting your wishes.

You can appoint more than one attorney and specify whether they must make decisions jointly or may act independently on certain matters. You may also wish to appoint replacement attorneys in case your original choices are unable or unwilling to act in future.

An LPA does not automatically mean giving up control of your affairs. Provided you retain mental capacity, you can continue to make your own decisions.

A registered property and financial affairs LPA can be used with your permission while you still have capacity, depending on the arrangements you have made. A health and welfare LPA, however, can be used only when you lack the capacity to make the specific decision yourself.

Carefully considering your choices and explaining your wishes to those you appoint can help them understand your priorities if they need to act on your behalf.

Understand the risks of leaving it too late

Without an LPA, relatives or friends do not automatically have the legal authority to manage your finances or make decisions about your welfare if you lose mental capacity. Even a spouse or adult child may need to apply to the Court of Protection for authority.

In England and Wales, this may involve applying to become a deputy, which can be time-consuming and costly, and create additional administrative burdens. In the meantime, managing financial commitments or making necessary decisions can become more difficult for those trying to help.

Putting an LPA in place while you have capacity lets you choose who will act for you, rather than leaving that decision to a formal process if your circumstances change. It can also be an important part of a wider financial plan, alongside your Will, pension arrangements and retirement planning.

Make the right arrangements today

Taking action now does not mean expecting the worst. It means giving yourself the chance to plan ahead, protect your choices and make life easier for the people who matter most.

Planning ahead will help protect your financial interests, ensure your wishes are taken into account and give your loved ones greater peace of mind if circumstances change unexpectedly. ◀

Have you put the right safeguards in place for your future?

If you would like to understand how a Lasting Power of Attorney could fit into your wider financial plans, contact us to discuss your circumstances and explore your options.

We will help you consider the role of an LPA alongside your retirement, wealth and estate planning, enabling you to take informed steps to safeguard your future.

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Protecting your wealth as your financial circumstances change

When success brings greater financial complexity, how will you protect what you've built?

Building wealth often takes years of hard work, careful decisions and personal sacrifices. Whether you have grown a successful business, accumulated property and investments, or built up assets to pass on to your family, reaching a new stage in your financial life can bring both exciting opportunities and important responsibilities.

Selling a business, receiving an inheritance or preparing to transfer wealth to your children may significantly alter your financial position, potentially creating new tax liabilities and decisions that could affect your family's future.

When business interests, investments, pensions, trusts and overseas assets overlap, the challenge is not simply to minimise tax. It is to ensure that your financial arrangements work together, reflect your priorities and protect the wealth you have worked hard to build.

A coordinated approach can help you make informed decisions, manage potential risks and build a plan that supports both your financial security and your long-term legacy.

Look beyond the immediate tax bill

As financial affairs become more complex, it is important to understand how each part of your financial position interacts with the others. Multiple income sources, investment returns and property holdings can affect tax thresholds and allowances, while changes in legislation may alter the effectiveness of existing arrangements. A strategy that suited your circumstances several years ago may no longer be the most appropriate option.

Rather than focusing exclusively on short-term tax savings, consider what you ultimately want your wealth to achieve. You may wish to maintain financial independence, support your children as they establish their own lives, protect family assets or ensure your estate is distributed according to your wishes.

Taking a broader view will help you weigh the potential tax implications of financial decisions against their wider costs, benefits and long-term consequences.

Keep your plans aligned with changing circumstances

Wealth planning should evolve as your life and financial priorities change. Events such as selling a business, receiving an inheritance, entering or ending a marriage, approaching retirement or moving overseas can all affect your tax position, estate plans and future financial needs.

Regular reviews can help identify opportunities and potential complications before they become more difficult or costly to address. They also provide an opportunity to check that your investments, pension arrangements, estate plans and legal documents remain consistent with your current circumstances and intentions.

Legislative changes can be equally important. Reviewing your arrangements when relevant rules change, or before making a significant financial decision, can help you understand the implications and assess whether adjustments may be appropriate.

Choose the right structures for your wealth

How you own and manage your assets can be as important as the assets themselves. Individual Savings Accounts (ISAs) and pensions offer valuable tax advantages, while trusts, family investment companies and other structures can help manage family wealth and plan for succession.

However, no single arrangement suits everyone. Trusts and family investment companies, for example, can entail establishment costs, ongoing administration and specific legal or tax considerations. Their suitability will depend on factors such as the nature of your assets, your family circumstances, your objectives and the degree of control you wish to retain.

Understanding the advantages, limitations and potential consequences of each option is essential before making a decision. With our professional advice, we can help you assess the alternatives and determine whether a particular structure aligns with your wider financial plan.

Protect the wealth you want to pass on

For many families, preserving wealth for future generations is about more than the amount ultimately inherited. It is also about providing financial support, maintaining family stability and ensuring that assets are transferred in line with personal wishes.

Inheritance Tax planning may be an important part of this process. Depending on your circumstances and the relevant eligibility requirements, options such as gifting, trusts, qualifying business or agricultural reliefs, and life assurance may warrant consideration. The rules and tax treatment of these arrangements can be complex, so it is important to understand the implications before taking action. The tax treatment depends on individual circumstances and may change in the future.

Practical preparation matters, too. Keeping your Will up to date, reviewing beneficiary nominations and considering whether appropriate powers of attorney are in place can help ensure your wishes are properly documented. Open conversations with family members, where appropriate, can also help manage expectations, reduce uncertainty and minimise the potential for disagreements.

Planning ahead gives you more time to consider your options carefully and helps ensure that decisions are guided by your priorities rather than made in haste. ◀

Is your wealth protected for the future you want to build?

As your financial affairs become more complex, having the right plan in place can help protect what you have built and provide greater clarity for those who matter most. Contact us to discuss your circumstances, review your existing arrangements and explore the options available to you.

Together, we can help you consider how your wealth may be managed, protected and passed on in a way that reflects your priorities and long-term ambitions.

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