

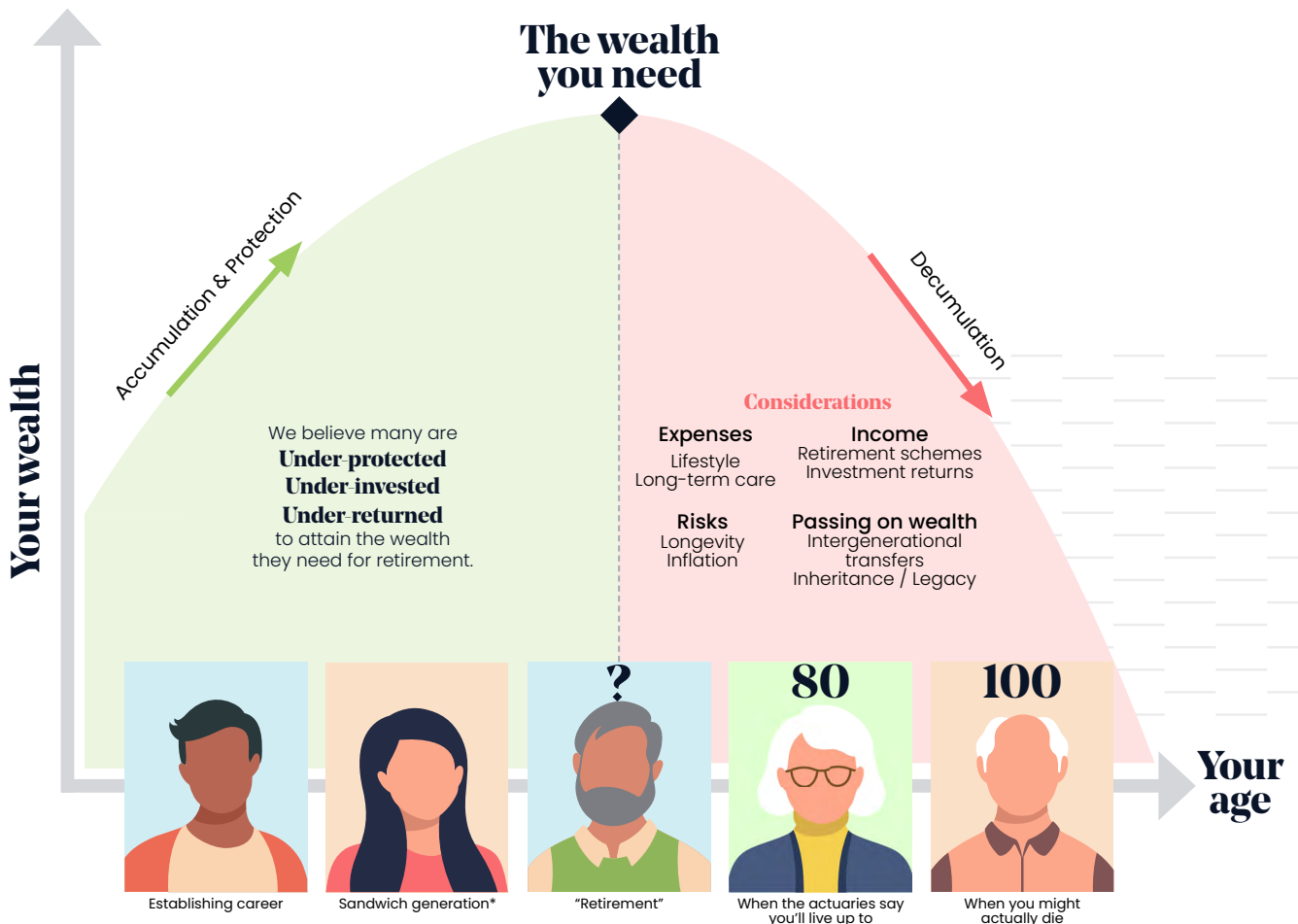
The way we think about retirement needs to change.

With life expectancy increasing, someone aged 60 today could easily live another 30 years or beyond, which means today's savers need their money to last longer.

Additionally, how people approach and enter retirement is different. There is no magic number to pinpoint when you should retire or, indeed, how to do it. For example, it is not uncommon for people to continue working into

retirement by switching to part-time, consultancy, or a different business interest. At the other end of the scale, there is an increasing desire among the younger generations to retire early.

Regardless of what retirement means to you, it's crucial that you have a plan and have accumulated enough wealth to realise the lifestyle that you want.



* The sandwich generation is referred to the group of adults who are responsible for raising their children and caring for their ageing parents.

We often hear people say that is too early or too late to begin planning.

It's never too late to start or refocus your efforts on retirement planning, and similarly, it is never too early to start!

The most important consideration is that there is no one-size-fits-all solution. We are all different, and our dream retirement is unique. But there is a right solution for you that fits your

personal circumstances. With the right advice, you can understand the options available to you and build a plan that helps you realise your aspirations, taking into account any bumps along the way.

The value of an investment with St. James's Place will be directly linked to the performance of the funds selected and may fall as well as rise. You may get back less than the amount invested.

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Should you have any queries relating to planning for your retirement, please don't hesitate to contact me.



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