

**WHAT'S YOUR  
PLAN FOR  
RETIREMENT**



# About us

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Katharine Lindley, Client Director  
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Katharine has 20 years' experience in financial services and specialises in financial planning.

She is a Chartered and Certified Financial Planner and also holds personal tax qualifications.

Katharine is a charitable trustee of the Association of Taxation Technicians and a representative on HMRC's pension stakeholder committee.



Matt Lewis, Chartered Financial Planner  
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Matt has 10 years of experience advising private clients on their holistic financial planning.

He is a Chartered Financial Planner and holds the Investment Management Certificate.



# EQ investors



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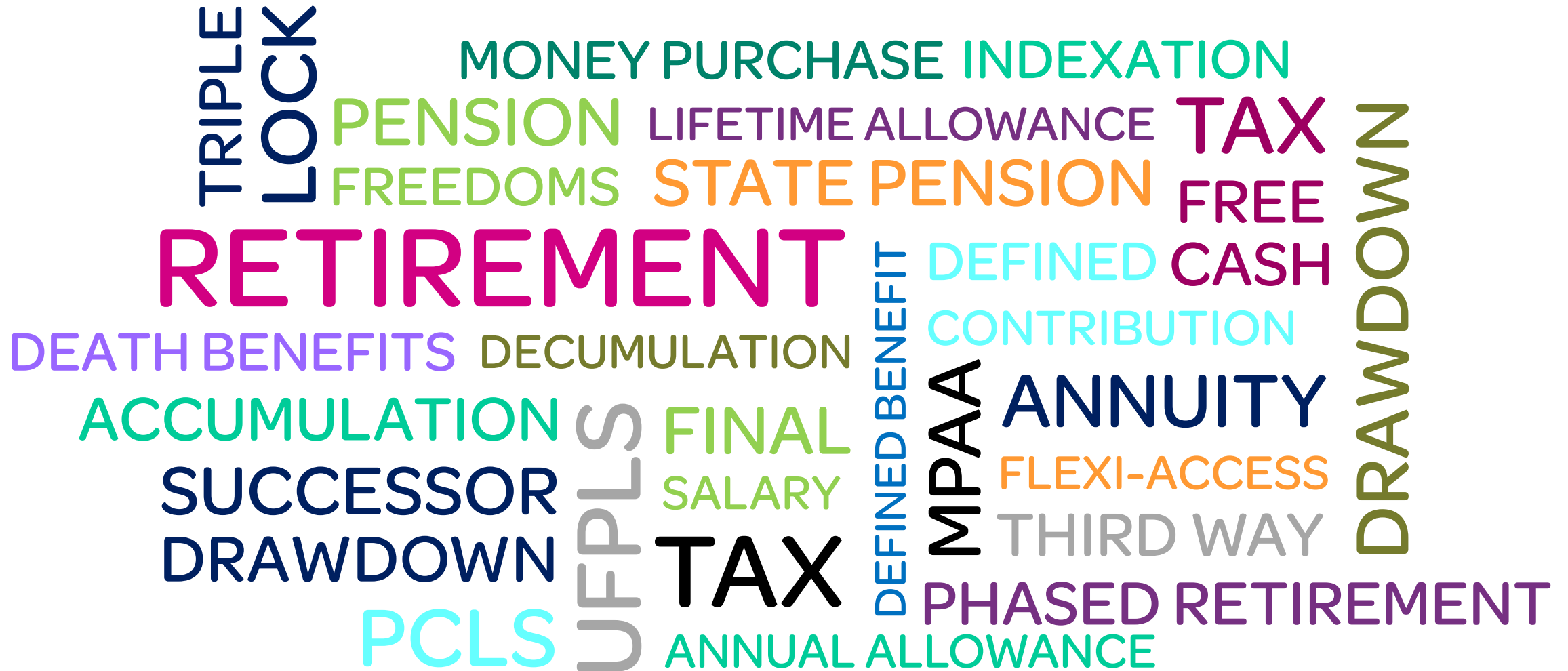
Professional Adviser

AWARDS  
2021

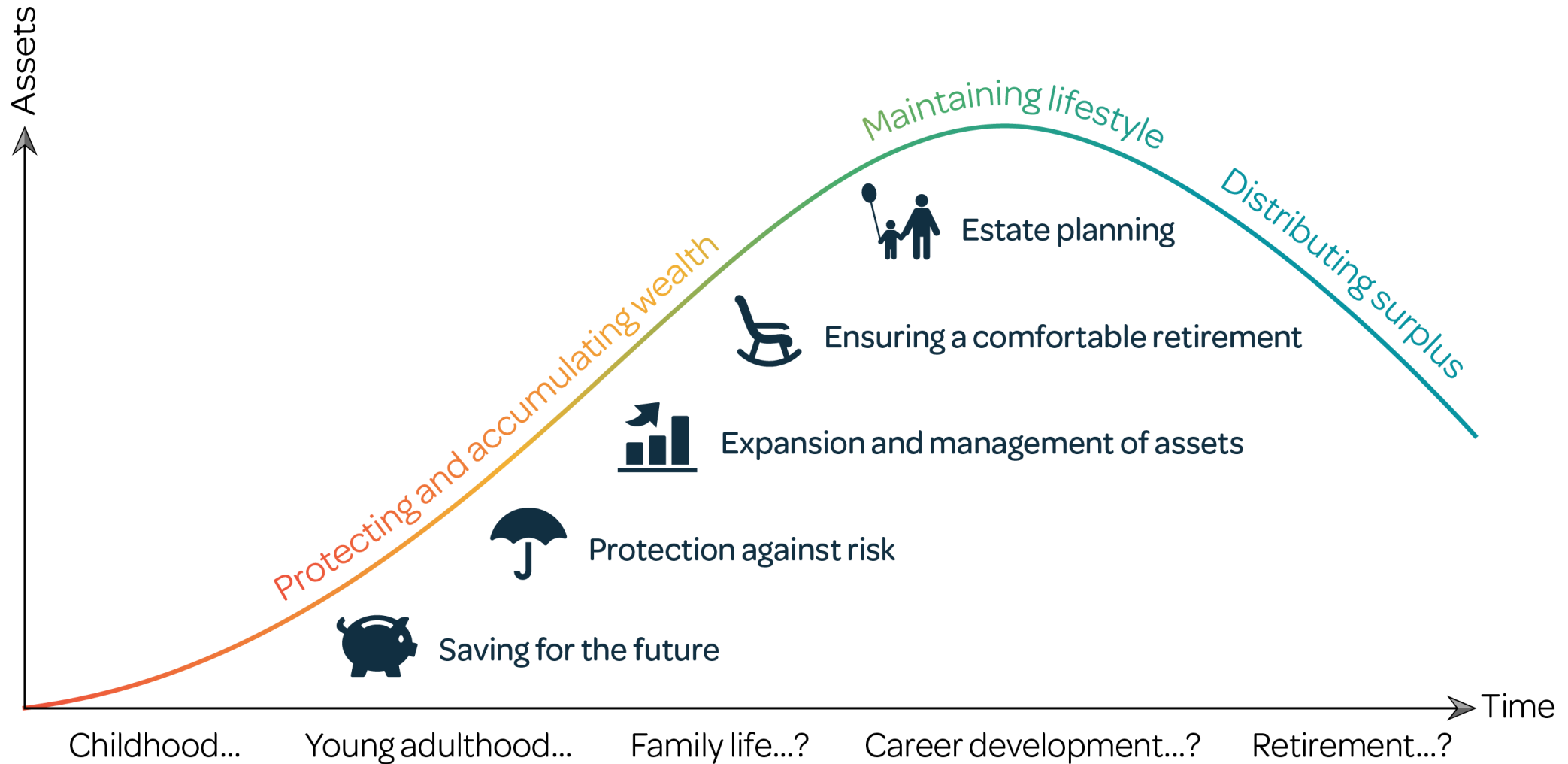
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“I don’t understand pensions!”



# What's most important to you?



# How long does my money need to last?

## Man aged 65 today:

- Average life expectancy 85
- 1 in 4 live to 92
- 1 in 10 live to 96
- 2.9% chance of living to 100

## Women aged 65 today:

- Average life expectancy 87
- 1 in 4 live to 94
- 1 in 10 live to 98
- 4.9% chance of living to 100



# What will my retirement look like?

- ✓ People are living longer
- ✓ .....and working longer
- ✓ But many want a more flexible retirement

40% over age 50  
want flexible work  
before retiring fully

1 in 4 want to take  
a few months off  
and return to work

# What are your needs and goals?





# Some questions to ask yourself

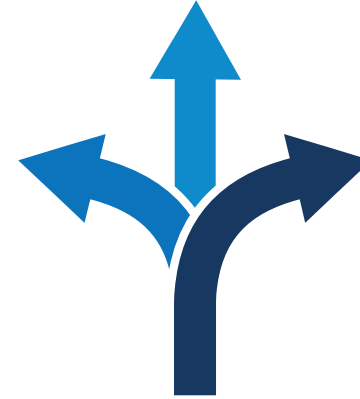
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- What is retirement to you?
- When do you wish to retire?
- Will it be a cliff edge or gradual?
- How does your health come into it?
- Do you have multiple tools at your disposal?
- Are there debts you have outstanding?
- Have you made a budget?



## Secure income

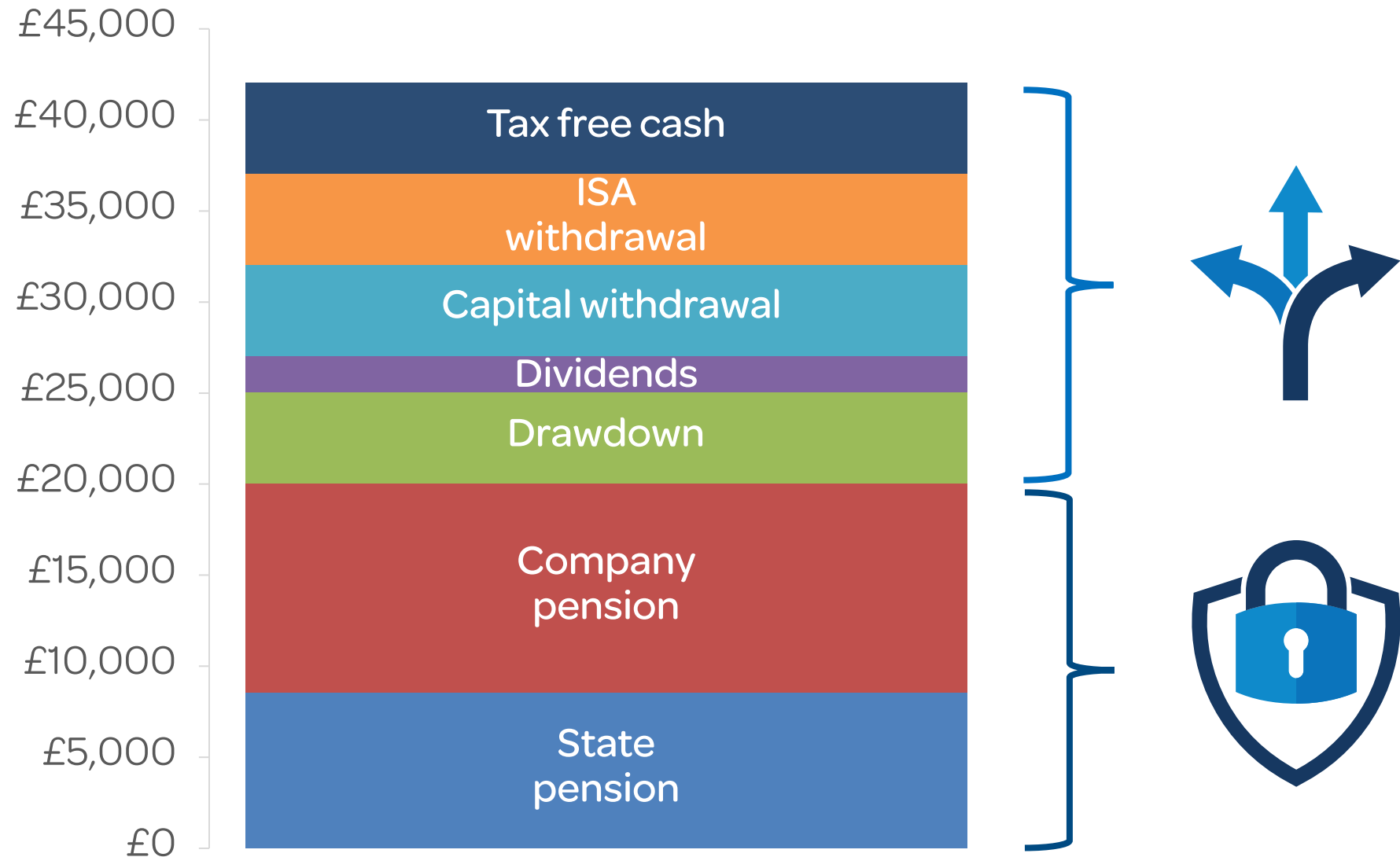
- State pension
- Defined benefit schemes
- Annuities



## Flexible income

- Pension drawdown
- ISAs
- Other investments

# Income tax planning

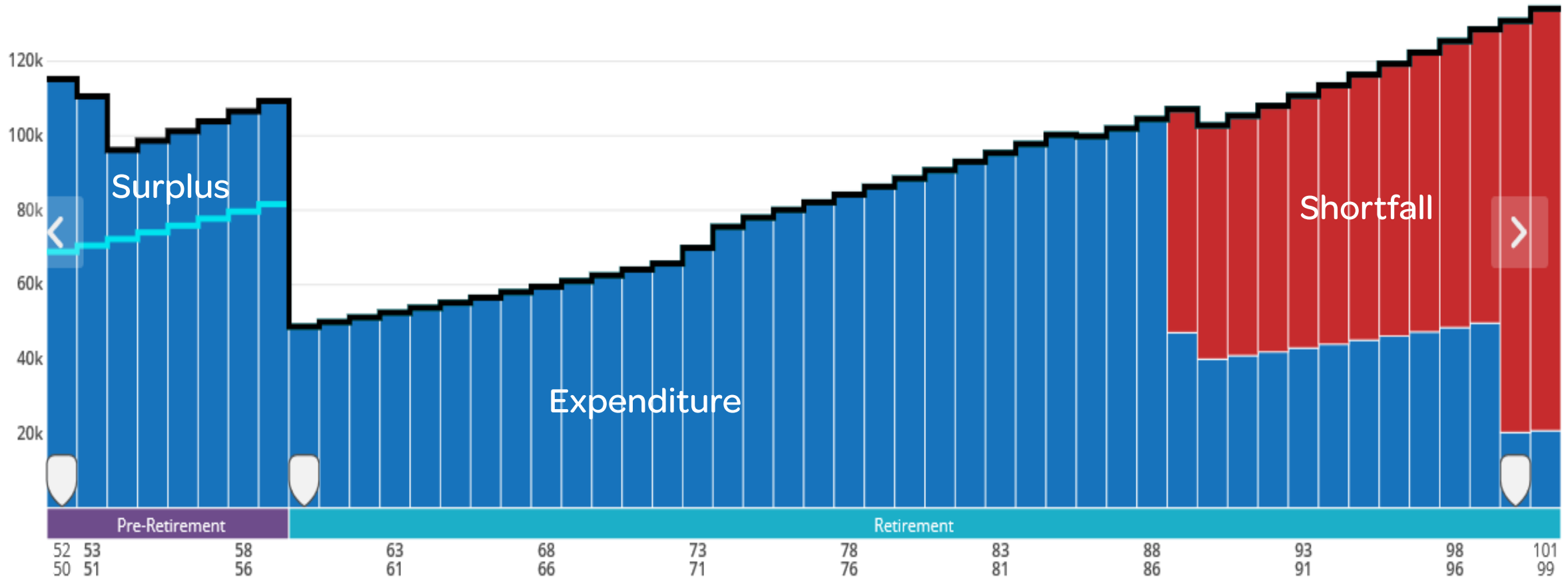


# When can we afford to retire?

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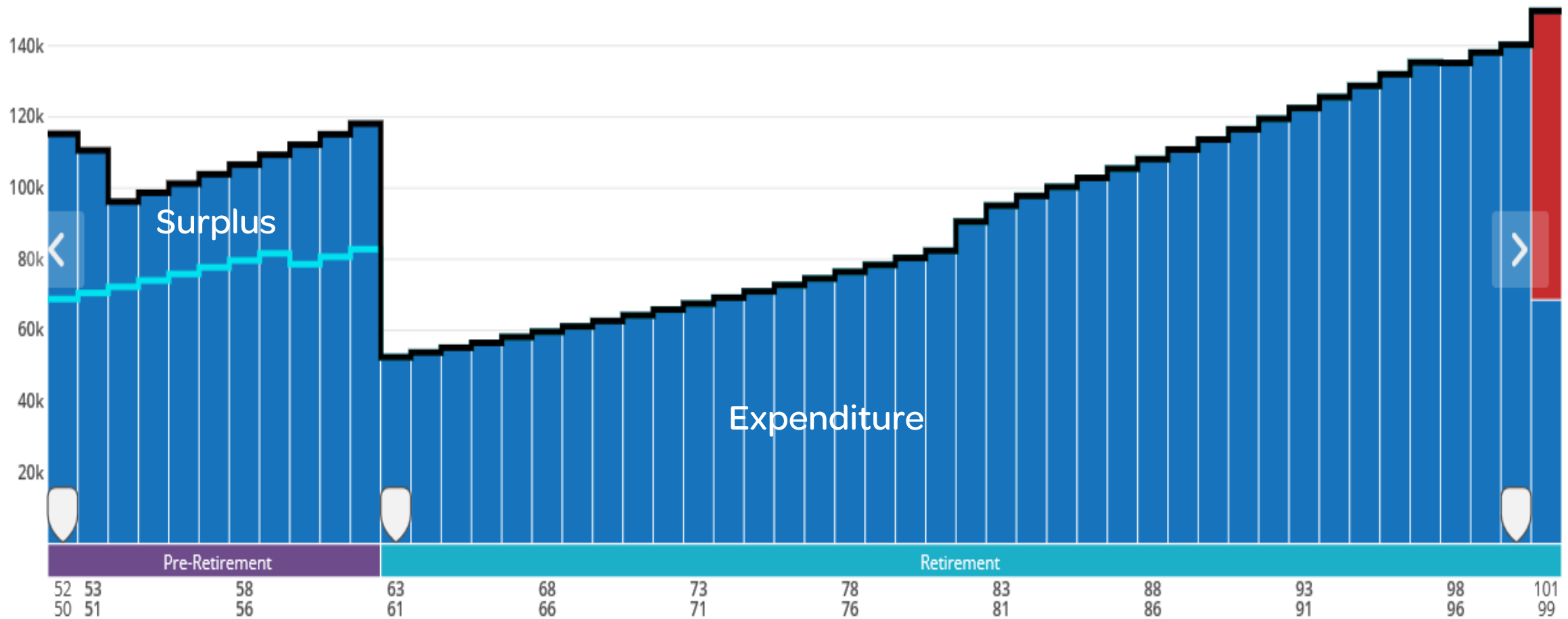
- Couple in their early 50s
- Would like to retire by age 60
- In good health
- Have surplus income
- Various pensions and investment plans
- Full State Pensions from 67
- Small outstanding mortgage
- Target income in retirement: £40,000

# What does retirement at 60 look like?





# What if we retire 3 years later?

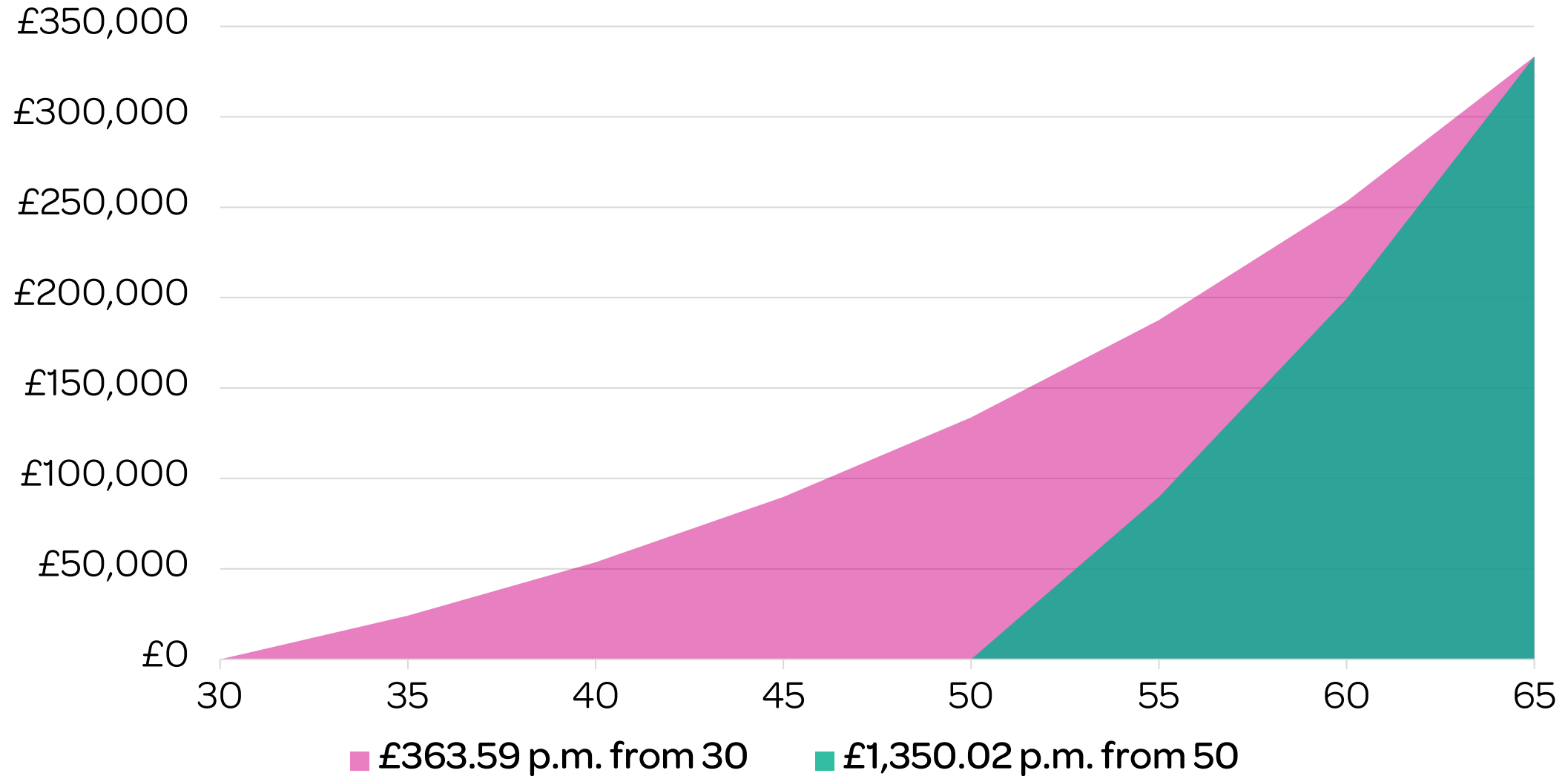


# The magic of compounding

- Good habits and small changes make a real difference when combined with compounding
- *'1 degree makes a huge difference over a long journey'*
- Let your money work hard for you



# Why should I start saving early?



# How much can I afford to draw?

- £500,000 invested
- Taking income of £20,000 per year



# What if...?





# How might a market fall impact me?

- £500,000 invested
- Taking income of £20,000 per year



# What should I do?

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- ✓ Start planning early
- ✓ Build a timeline
- ✓ Set goals and targets
- ✓ Save as much as you can
- ✓ Take professional advice
- ✓ Invest wisely
- ✓ Review regularly

# How EQ can help



Tax planning for investments



Inheritance tax planning



Pension contributions and retirement planning



Protection for you and your family



Working with your accountant and solicitor



# Q&A

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# Important information

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The information contained in these slides should not be considered either as a personal recommendation to invest or confirmation of suitability of any investment for your personal circumstances. If you are unsure about any investment, seek financial advice.

Past performance is not a guide to the future. The value of your investment and the income derived from it can go down as well as up and you can get back less than you originally invested.

Prevailing tax rates, reliefs and legislation are subject to change and this presentation is based on our understanding of current rules and regulations.

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EQ/0518/306



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