JLM WEALTH

5 Steps to a Stress-Free Retirement

Our Guide to a **Stress-Free** Retirement

Want to live life to the fullest in retirement? ***We'll show you how.***

This comprehensive guide is designed to simplify the complexities of retirement planning.

www.jlmwealth.com

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Who Are We?



At **JLM Wealth** we understand that each client is different and pride ourselves on offering financial solutions to our clients through the different stages of their lives, from setting up a Pension to Estate Planning.

Our approach is professional and friendly, and we aim to offer a first-rate service for all our clients.

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Step 1: Start Planning Early

Time is your greatest ally when planning for retirement.

The earlier you start thinking about your retirement goals and the decisions you'll need to make, the smoother the transition will be.

Prioritise paying debts off before focusing on savings. Always make at least the minimum payments to avoid debt growing, and then target the one with the highest interest rate first.

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Next, focus on building your pension. Saving consistently during your working years helps secure a steady income for a comfortable retirement.

The money you pay into a pension is invested based on your risk tolerance, capacity for loss, and investment timeframe.

How much you'll need depends on your vision for life after work.

Whether it's traveling, pursuing hobbies, or simply enjoying more free time, defining your retirement goals will guide your savings plan.

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Step 2: Set Your Lifestyle Goals

Ask Yourself What You Want to Achieve

Retirement isn't just about saving money—it's about envisioning the life you want to live after work. Take time to think about what truly matters to you.

- Do you dream of traveling the world, spending quality time with family, or pursuing hobbies you've always been passionate about?
- Will you want to downsize your home, move to a new location, or stay close to your community?

Define Your Lifestyle Goals

Defining your lifestyle goals will help shape your financial plan, ensuring your savings align with your vision. Knowing what you want allows you to create a roadmap that balances your aspirations with practical financial decisions.

JLM Wealth is here to help you explore your options and put a plan in place that reflects your dreams for a fulfilling retirement.

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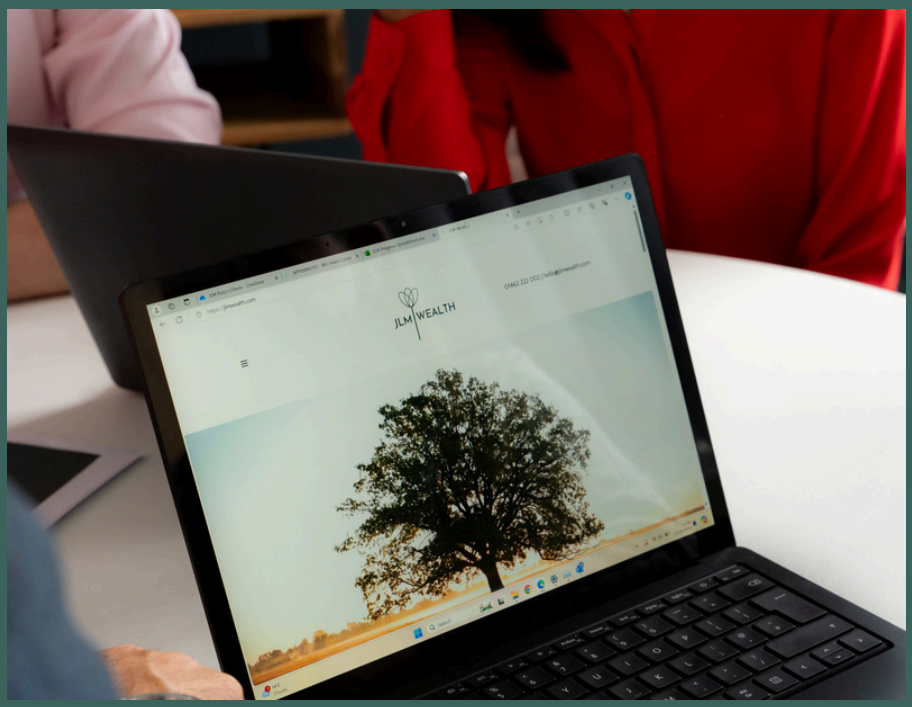
Step 3: Invest in Health Insurance



A key part of a stress-free retirement is knowing your health and finances are protected.

There are various ways in which a family can protect itself, and because of the large range of products available, there is usually an appropriate policy for most circumstances, and most budgets.

We can explain the options most suitable to your circumstances and recommend a suitable plan to protect your family and your standard of living, should something unexpected happen.

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Step 4: Stay Informed

The financial world is always evolving, and staying informed is key to making smart decisions for your retirement.

- Keep up-to-date with changes to pension laws, tax policies, and investment opportunities that might impact your retirement plan.

- Review your financial strategy regularly to ensure it aligns with your current needs and goals.

Staying informed doesn't have to be overwhelming. At JLM Wealth, we simplify complex financial information and provide insights tailored to your unique situation.

Whether you prefer regular updates or occasional one-on-one discussions, we ensure you have the knowledge you need to make informed choices.

Empower yourself with the confidence that comes from understanding your retirement plan and knowing how to adapt to changes along the way.



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Step 5: Get Professional Advice

Retirement planning can feel overwhelming, but you don't have to navigate it alone.

With professional advice, you can make confident, informed decisions that align with your unique goals and circumstances.

At JLM Wealth, we're committed to fairness, honesty, and transparency.

Our focus goes beyond managing your finances–we're here to build lasting relationships and guide you through every step of your journey.



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Contact Us



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THE VALUE OF YOUR INVESTMENTS CAN GO DOWN AS WELL AS UP AND YOU MAY NOT GET BACK THE FULL AMOUNT INVESTED.

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