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by our clients


CAPITAL
FINANCIAL SERVICES
Making the most of your assets

Your Dream Retirement Guide

*Retire with Confidence.
Live with Purpose.*

Retirement is no longer just a few years of slowing down. For many people, it represents a whole new chapter of life lasting 20 to 30 years or more. Careful planning can help ensure those years are filled with freedom, security and peace of mind.



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What does retirement really look like?

Retirement is changing



Retirement today looks very different from previous generations.

The average retirement in the UK lasts around 20 years, with many people spending almost a third of their lives retired. One in four people aged 65 today is expected to live beyond age 92.

This means retirement planning isn't just about stopping work, it's about funding decades of lifestyle, travel, hobbies and potentially later-life care. The question to ask is:

- What do you want retirement to look like?
- Will you travel?
- Spend more time with family?
- Continue working part-time?
- Move home or downsize?

Understanding your goals helps bring your retirement dreams into focus.

A woman and a man are playing tennis on a court. The woman is in the foreground, wearing a white tennis outfit, and the man is in the background, wearing a blue shirt and white shorts. They are both holding tennis rackets and appear to be in the middle of a game. The background is a blurred tennis court with a net and some spectators.

Starting with a vision

Define your dream retirement

People who have a clear retirement plan are more likely to feel confident about their financial future.

Think About:

- Your desired retirement age.
- Annual income requirements.
- Travel and leisure plans.
- Helping children or grandchildren.
- Where you want to live.

The Cost of Retirement

Research suggests that a single person may require:

- £14,400 a year for a minimum lifestyle.
- £31,700 a year for a moderate retirement.
- £43,900 a year for a comfortable retirement.
- (Couple figures are higher.)

The earlier you identify your goals, the easier it is to build towards them

Understanding your retirement options

Where will your income come from

Most retirees rely on a combination of:

State Pension

Providing a valuable foundation of guaranteed income.

Workplace and Personal Pensions

Often the largest source of retirement income.

Savings and Investments

Providing flexibility and tax-efficient income.

Property Wealth

For some, housing wealth can form an important part of retirement planning.

Interesting Fact

The average UK pension pot at retirement is around £200,000, but many retirees underestimate how long their money needs to last.

With retirement potentially lasting 25 years or more, ensuring your assets work efficiently is essential.

Making your money last

Building financial stability throughout retirement

One of the greatest risks facing retirees is inflation.

At 3% inflation, prices double approximately every 24 years. Something costing £100 today could cost over £200 during a long retirement.

Five Ways to Protect Your Future

- ✓ Maintain an emergency reserve.
- ✓ Invest appropriately for long-term growth.
- ✓ Review withdrawals regularly.
- ✓ Make use of tax allowances.
- ✓ Plan ahead for care costs.

Another Important Statistic

Research shows that nearly half of retirees worry about running out of money more than they fear death itself.

Good planning can help remove much of that uncertainty.



Preparing for life's surprises

Retirement Planning is on-going

Life changes. Markets change. Families change.

Regular reviews can help ensure your finances adapt accordingly.

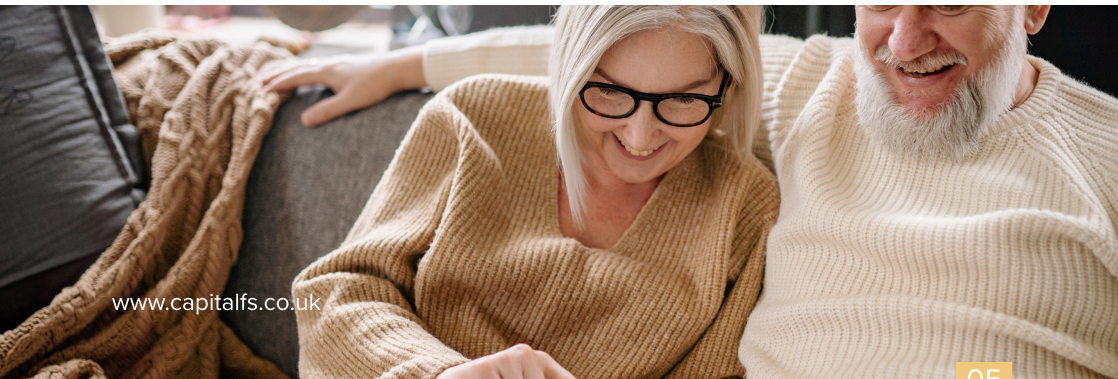
Did You Know?

- Nearly 70% of people over age 65 will require some form of care during their lifetime.
- Planning ahead can help preserve independence and provide reassurance for loved ones.

Professional financial advice can help you:

- Manage income sustainably.
- Reduce unnecessary tax.
- Plan for inheritance.
- Protect assets.
- Adjust plans as circumstances change.

The most successful retirement plans are reviewed regularly, not created once and then forgotten.



Capital Financial Services

Later Life Planning Specialists



Trusted Experience for over 40 Years

Based in Northwood Hills, we have been helping individuals and families with clear, tailored financial advice for over 40 years.

Our friendly team combines over 100 years of expertise to guide you through every stage of life - from buying your first home to planning for retirement, managing inheritance tax, or funding long-term care.

We specialise in Later Life Planning and are proud to be Accredited Members of **SOLLA, the Equity Release Council, and The London Institute of Banking & Finance.**

Capital Financial Services is authorised and regulated by the Financial Conduct Authority under reference number 977595.

Start building your dream retirement today

The Retirement years should be about enjoying life and not worrying about money. By understanding your goals and reviewing your finances regularly, you can create a retirement that offers security, flexibility and freedom.

Retirement isn't the end of something, it's the beginning of a new adventure.

Please contact us to discuss your dream retirement.

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