



Flying Colours  
Advice

# Pension pot of £250,000 or more? What to consider when planning retirement

Capital is at risk

**The decisions that you make about your pension and your money impact your life and those you wish to pass your wealth to.**

Here are some of the considerations that could help you create your ideal life after work.

## How do you feel about retirement?

**55%**  
**are worried**

that their pension savings won't last their full retirement lifetime.<sup>1</sup>



of Generation X (born 1965-1980) want a guaranteed income for life in retirement.



of people have done a 'great deal' of planning for their retirement.<sup>1</sup>

**The proportion of people who feel positive about their financial situation<sup>1</sup>...**

**21%**

with **no** financial planning

**40%**

with **a little** financial planning

**61%**

with **a great deal** of financial planning

## What do you need in retirement?



is the rough average length of retirement, so it is important to plan accordingly.



of people who haven't retired said they weren't sure how much money they need to live comfortably.<sup>2</sup>

**According to the Pensions and Lifetime Savings Association, these are the savings required per year**



**Single**

**£43k**

Comfortable

**£31k**

Moderate

**£14k**

Minimum



**Couples**

**£59k**

Comfortable

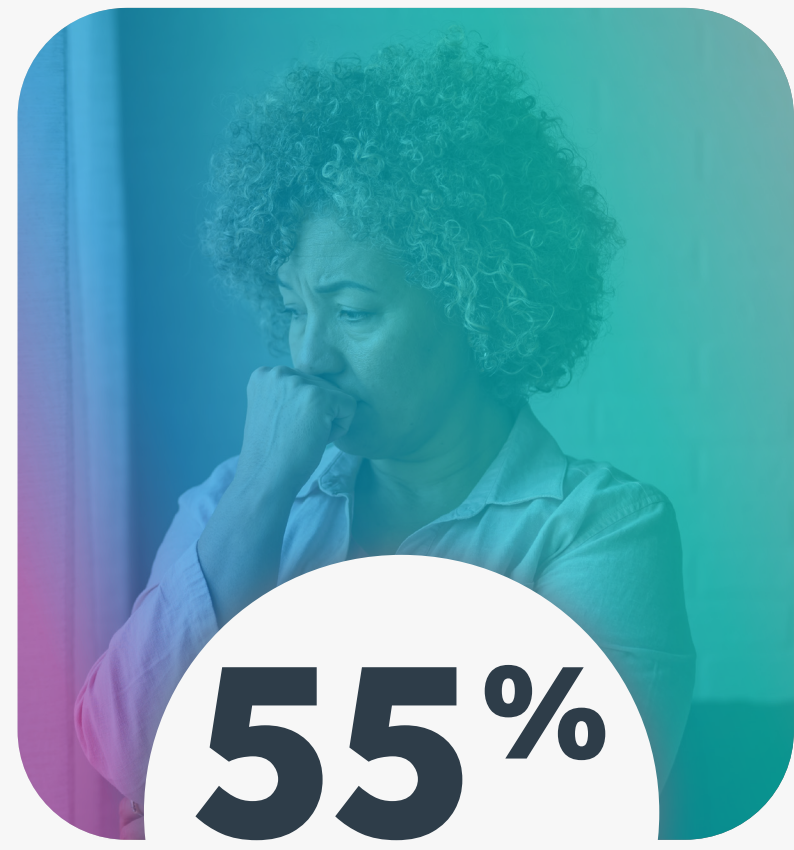
**£43k**

Moderate

**£22k**

Minimum

## How do you get the retirement you want?



of retirees wish they had considered retirement finances at a younger age.



wish they had started saving earlier.<sup>1</sup>



of people who take holistic financial advice feel it's made them financially better off.<sup>1</sup>

**Flying Colours care deeply about your goals for retirement. That is why we are committed to responsive, proactive advice to help you build your life after work and support those you want to pass your wealth to.**

If you have £250,000 or more in assets (excluding property) get in touch with your local office, to find out how our independent financial advisers can help you enjoy today while planning for tomorrow.

**Call or email us today**

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**As with all investments, your Capital is at risk.**

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<sup>1</sup> Source: Standard Life. <sup>2</sup> Source: Which?



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