



1. Concerned About Your Investments?

With the current state of Brexit, a frequent topic of conversation with our clients is the value of their investment portfolio and what impact this will have on their retirement.

We can expect to live much longer than any previous generation, so the issue of providing sufficiently for our retirement is of increasing concern.

The following table shows how much a person needs to put away monthly to get a pension of £10,000 a year in real terms.

Age Now	Pension Income at Retirement	Level Monthly Contribution	Indexed (at 4% per annum) Contribution
55	£13,047	£1,215	£1,030
45	£17,535	£ 580	£ 421
35	£23,565	£ 360	£ 228
25	£31,670	£ 245	£ 139

Source: The Annuity Bureau

The figures assume contributions are payable throughout the period to retirement at age 65 for a man. Contributions shown are before any tax deduction. Investment returns are assumed to be 7% a year throughout the period to age 65. The pension incomes shown are £10,000 in real terms, i.e. with inflation assumed at 3% pa until age 65. The pensions shown all provide income monthly in arrears, no guarantee period, single life and escalation in payment in line with the retail prices index.

If you are concerned about your investments, we would be pleased to arrange a complimentary consultation with our IFA.

For the record, here are some of our IFA's principles of investing:

- They believe in safe and long-term investing.

- They believe in carefully assessing each person's risk tolerance — you have to be able to sleep soundly at night.
- They believe in allocating investable funds across the broad spectrum of the market.
- They believe the composition of a portfolio should reflect the length of time the funds will stay invested. For example, the closer you are to retirement, the more conservative your portfolio generally needs to be.

Please let us now if you would like to get together to discuss your investment or retirement strategy.