

Circular August 2025

Pension nomination of beneficiaries

If you have a pension, it is a discretionary trust and as such, gives you the ability to nominate your beneficiaries on death. This will initially be done initially as part of the application process. It's very important that you consider this when you have any major life changes such as children, grandchildren, marriage, divorce, etc. and make changes to ensure benefits will still be paid out to the people you want.

We are happy to discuss this with you; to check things are as you want them. Where applicable, we can supply forms to update nominations.

Intergenerational planning

It's not an easy or comfortable exercise, but it's important to consider what happens to all your assets on death. Please ensure your loved ones know who we are and how to contact us so we can help them navigate the monetary side at what is certain to be a very difficult time.

We may be able to help your family with their long-term objectives now, by looking at their savings and investments and helping them plan. We will also be able to help them in planning when they do receive inheritances.

Put them in touch now to see how we can help them.



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Planning is not just about the money

The financial regrets of retirement get all the attention. Not saving enough, retiring too early, and underestimating costs are common financial pitfalls. But four lifestyle mistakes can ruin your retirement, even if your money position is good.

Missing your active window

Most people have roughly 15 years of healthy, mobile retirement before things get harder. Yet many waste these precious years because they didn't plan for travel and adventure while they could still enjoy them.

Losing your identity and purpose

After 40 years of career structure, many retirees feel completely lost. They have money, but life lacks a sense of usefulness or meaning. The days feel empty because work provided more than just income.

Relationship isolation

Some retirees find themselves living far from adult children and grandchildren, or they've let friendships fade during busy career years. Money can't buy back lost time with people you love.

Neglecting health in your 50s and 60s

This is when prevention matters most. Poor health choices during these years can significantly reduce the quality of your entire retirement, regardless of how much money you have saved.

All these issues can be avoided entirely through proper planning. The retirement that will bring you fulfilment requires thinking beyond the spreadsheet. It requires imagining not just the money you'll have, but the life you'll live with it. Think about potential pitfalls, what would you regret most, and do something about it now to ensure you have no regrets. Make this a regular reality



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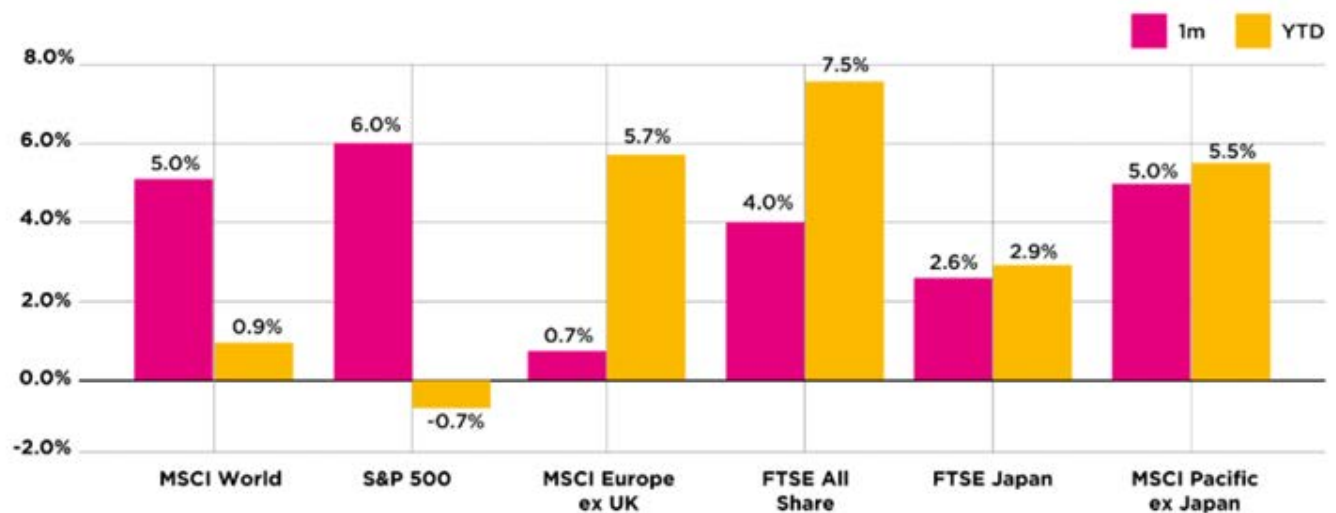
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Markets

After a strong May and June, July proved to be another constructive month for risk assets as markets responded favourably to easing trade tensions, robust corporate earnings, and greater fiscal clarity - despite lingering concerns around interest rates and government borrowing. Equities continued their upward march. Global developed markets rose by 5% in July (in sterling terms), with U.S. stocks once again leading the way. UK equities benefited from a rally in energy and materials companies, which continue to trade on low valuations.

Regional equity returns



If you think this would be useful to others, please feel free to pass on and refer them to us for further information.



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