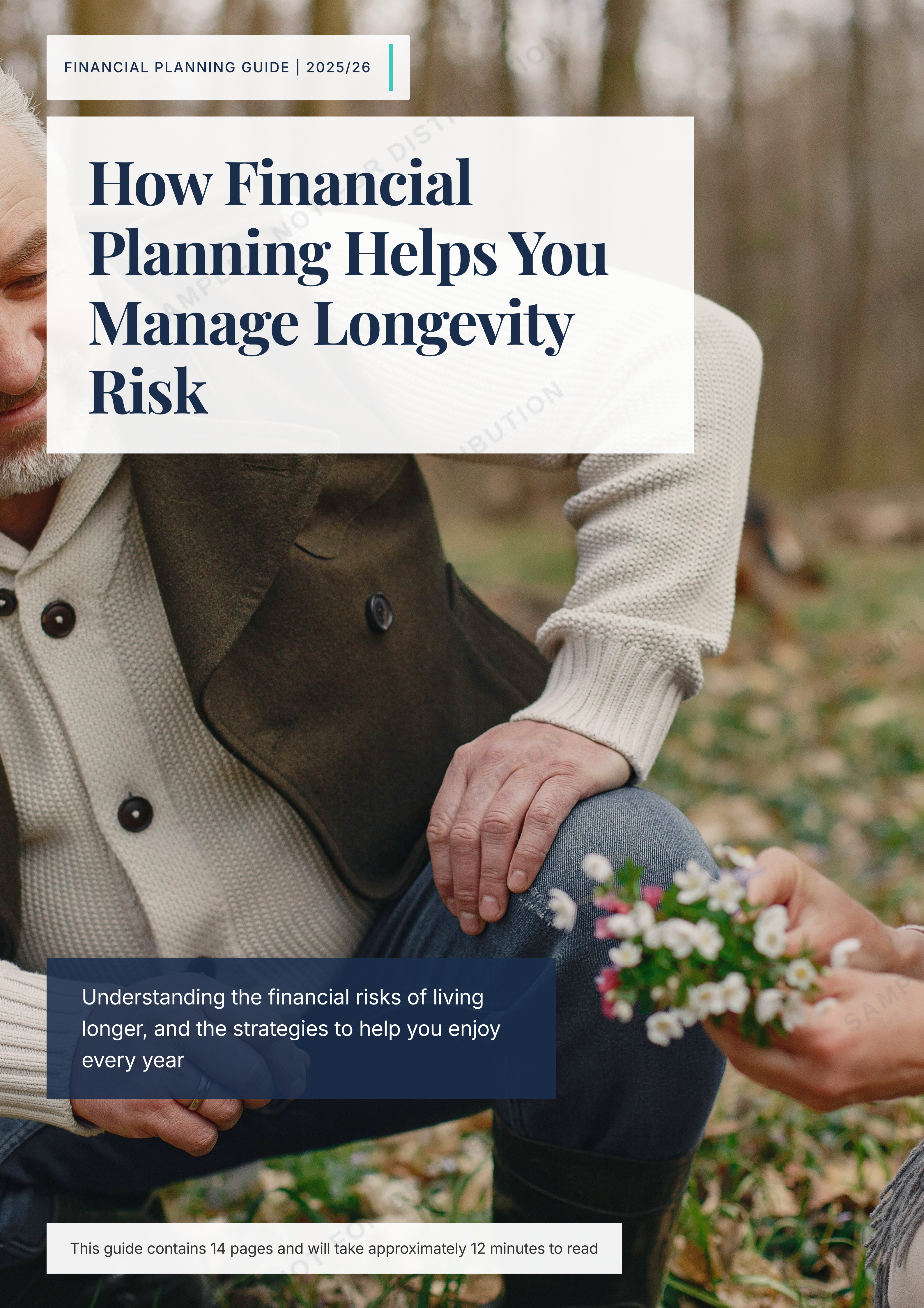
FINANCIAL PLANNING GUIDE | 2025/26

How Financial Planning Helps You Manage Longevity Risk



Understanding the financial risks of living longer, and the strategies to help you enjoy every year

This guide contains 14 pages and will take approximately 12 minutes to read

In This Guide

Planning for a longer life means planning for more possibilities. This guide explores the financial risks of living longer than expected, and the steps you can take to protect your future.

Contents

Images: Pexels

What Is Longevity Risk?

[illegible]

[illegible]

Why It Matters Now

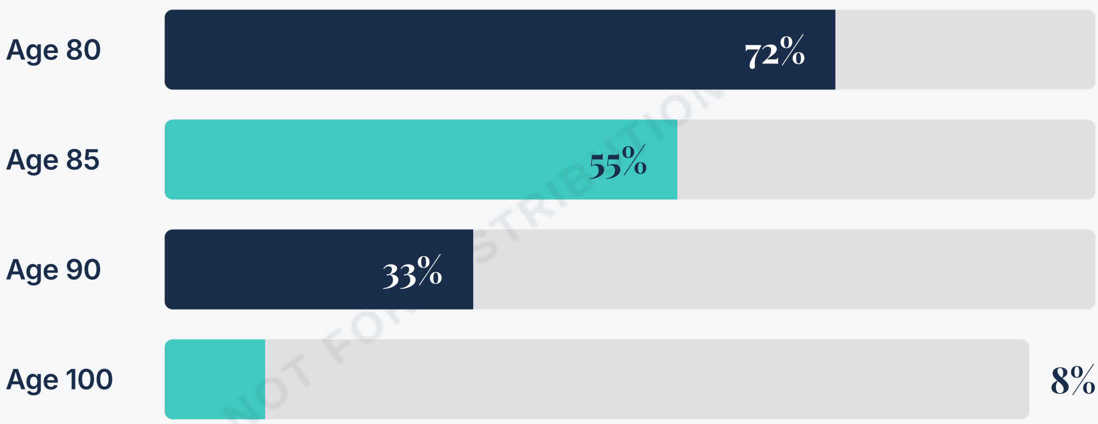
- [illegible]
- [illegible]
- [illegible]

How Long Could You Really Live?

83.7
Average age a 65-year-old man can expect to reach

86.2
Average age a 65-year-old woman can expect to reach

47%
Chance at least one partner in a couple aged 65 will reach 90



The Underestimation Gap

Information accurate as of January 2026

Your Retirement Income Building Blocks

[illegible]

The State Pension

[illegible]

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- [illegible]
- [illegible]

Workplace and Personal Pensions

[illegible]

Did you know?

[illegible]

Will Your Money Last?

[illegible]

Standard	Single	Couple
Minimum	£13,400	£20,800
Moderate	£31,700	£43,100
Comfortable	£43,900	£59,000
State Pension alone	£11,973	£23,946
Gap to Moderate (single)	£19,727/yr	£19,154/yr
Pot needed at 3.35% SWR	£589,000	£572,000

[illegible]

Information accurate as of January 2026

Drawdown vs Annuity: Finding the Right Balance

Pension Drawdown	Lifetime Annuity

Case Study: Margaret and David

[illegible]

MD

[illegible]

Travel in early retirement | Help children with deposits | Never be a financial burden

SITUATION

[illegible]

→

ACTION

[illegible]

→

RESULT

[illegible]

[illegible]

Information accurate as of January 2026

Planning for Care Costs

Understanding the Costs

The Means Test

Key Figures

£67,600

£78,600

£23,250

Your Home as a Safety Net

1

2

3

4

5

6

7

8

Information accurate as of January 2026

Protecting Your Estate While You Live Longer

[illegible]

Current Inheritance Tax Allowances

[illegible]

- [illegible]
- [illegible]
- [illegible]

Pensions and IHT from April 2027

[illegible]

Your Action Plan

[illegible]

1

[illegible]

10 MINS

[illegible]

2

[illegible]

30 MINS

[illegible]

3

[illegible]

15 MINS

[illegible]

4

[illegible]

5 MINS

[illegible]

[illegible]

Your Financial Adviser

Expert Guidance for Your Financial Future

Our team of experienced financial advisers is here to help you make the most of your financial planning opportunities. Whether you are approaching retirement or already enjoying it, we can help you build a plan that lasts as long as you do.

Ready to take the next step?

Call us on or email to book your consultation. Visit for more information.