



# Money Matters with Les Conway

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## The New Age of Retirement

We live in a world of constant and increasingly rapid change.

During my 28 years in the financial planning industry, I've noticed a big change in the way people perceive retirement. Reaching that golden landmark where you can finally down tools and say bon voyage to the workplace (should you wish) was once the cue for many to begin 'taking it easy'. Join a bowls club, buy some slippers and enjoy a rest. But more and more I'm working with people who view retiring in a very different way.

I see many clients who have taken their company pensions and gone on to either give their time to voluntary work or to use their hard earned skills and experiences to establish their own small, independent businesses. Or work on a part time basis because they enjoy their role but without the pressure and stress they had before.

Retirement for many is a chance to take their foot off of the pedal, but at the same time live a more fulfilling life on their terms. The one thing I've noticed that people who are really enjoying their retirement have in common is that they planned for it with sensible and proactive lifestyle financial planning. It didn't just happen. A plan was put in place and action taken to achieve that goal.

For some people, who have a number of pension pots and policies dotted around, working out when you can reasonably retire without greatly affecting your lifestyle



(in many cases it can mean even more disposable income than pre-retirement) proves complicated where they don't take any action.

This is where a good lifestyle financial planner can help, by looking at the situation objectively and coming up with clarity and a plan that gives people the confidence and reassurance they are looking for.

The R word means different things to different people. But however you perceive it, it pays to plan for it.

Thanks for reading.

**Investments can fall as well as rise and you might get back less than you invested**

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