



RETIREMENT JUST BEFORE RETIREMENT

Name: Mr Johnson
Age: 50
Occupation: Optician
Married, three grown-up children

Mr Johnson had always planned to retire at 60, but now with only ten years to go, he's panicking that he might not have enough put aside to live comfortably. He's not looking for a champagne lifestyle, but he and his wife really want to be able to do a bit of travelling and make the most of having more leisure time.

He started a private pension about 20 years ago, but until recently he didn't really look that carefully at his pension statements. However, with retirement on the horizon, he realised that the figures might not stack up.

Mr Johnson's Financial Planning Manager tackled the problem by getting him to do a realistic budget for the lifestyle he wanted. As a result he was able to work out how big his 'pension gap' was. The

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Financial Planning Manager was then able to advise on how he could make up the shortfall – paying additional contributions will make a big difference, as will following a proper strategy with his investments. All in all, it was a very reassuring exercise.

HOW BARCLAYS FINANCIAL PLANNING CAN HELP

- We'll listen to your ambitions for retirement and advise you on the most suitable form of retirement planning solution
- We'll work with you to decide how much you need to put aside
- We will recommend suitable investment opportunities

Please remember that the value of investments and any income from them can go down as well as up, so you could get back less than you put in.