

Will we have enough money to do what we want?

This is one of the most important questions that we help our clients address, though clearly we first have to help our clients to think about and prioritise what it is that they want and what their money is ultimately for. The success of your financial plan will depend on many things, not least how long you need your funds to last for.

Recent published scientific studies have suggested that aging is but a disease, and as such may be able to be treated. If this theory is taken to its natural conclusion then human life extension would have no definitive limit. Clearly, if this hypothesis were to be true then the answer to the question of how much we need is far from straight forward. Even if these advances in medicine do not come about in our own lifetimes, we still don't know how long we are going to live, whether this will be in good or poor health, whether we will need long term care, or of course what will happen to investment markets and the economy. Much of these factors are out of our control, and out of your control.

For those of you still working, you may also have questions over job security and when you will actually retire. We find that many couples have different expectations of what retirement will look like, different expectations of what they wish to preserve for the next generations, and ultimately differences in what lifestyle they wish to lead both pre and post retirement. There are so many unanswered questions.

We are able to use advanced cash flow planning techniques however to explore how your finances would respond to many of these scenarios. This helps you make informed decisions about your future and the factors that you can control from a wealth planning perspective. It informs your decisions around the level of risk you need or are able to take with your investments, and also whether you are able to spend more or less than you previously thought. It allows you to make better judgments about when you can realistically stop work, how much, when, or if you may be able to gift to children in your lifetime.

Whilst we may never be able to know exactly how much money you will need to do what you want because of future unknowns, by making reasonable and balanced assumptions we can help you make the best decisions

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