Designer Wealth

FINANCIAL PLAN

Your Financial Plan

A clear path to retiring at 60, supporting your children, and leaving the legacy you care about.

PREPARED FOR

Mr & Mrs Hartley

PREPARED BY

Designer Wealth · June 2026

WELCOME

A plan built around your life

A short note from your adviser before we begin.

Dear Mr & Mrs Hartley,

Thank you for sharing so openly about what you want the next stage of life to look like. This plan turns those conversations into a clear picture: where you are today, where you are heading, and the practical steps that get you there.

The short version is reassuring. You are broadly on track to retire at 60 on the income you want, with enough left to help the children and leave a legacy. There is a modest gap, and the recommendations later in this plan are designed to close it comfortably.

Everything here is written in plain English. Where we have made assumptions, we have shown them. Please read it at your own pace, and bring any questions to our next review.

Kris Amliwala

Kris Amliwala
CEO & Chartered Financial Planner

Kris Amliwala
Your adviser at Designer Wealth

INSIDE THIS PLAN

01

WHAT MATTERS MOST

The things this plan is really about

Before any numbers, we start with what you told us you care about. Everything that follows serves these.

WHAT YOU CARE ABOUT

Time, not things

Freedom to stop working at 60 and spend time together while you are both fit and well.

Family first

Helping the children onto the property ladder without putting your own security at risk.

Peace of mind

Knowing the plan holds up even if markets wobble or life takes an unexpected turn.

YOUR GOALS

1. **Retire at 60**

   Stop full-time work in eight years on a secure, inflation-proofed income.

2. **Around £45,000 a year, after tax**

   A comfortable lifestyle including travel, covered for life.

3. **Help the children**

   Gift roughly £40,000 each towards first homes over the next decade.

4. **Leave a legacy**

   Pass on the family home and remaining investments as efficiently as possible.

02

YOUR **RISK PROFILE**

How much risk is right for you

Your attitude to risk, your experience as investors, and how much loss your plan can absorb, taken together.

ATTITUDE TO RISK

Balanced

6/ 10

1 2 3 4 5 **6** 7 8 9 10

Lower risk, steadier returns

Higher risk, more variable returns

Knowledge & experience

Moderate

You understand the link between risk and return and have held stocks-and-shares ISAs for over a decade, but you are not active investors.

Capacity for loss

Comfortable

With eight years to retirement and secure pension income, your plan can absorb a poor run of markets without derailing your goals.

03

YOUR FINANCES

Everything you own, and everything you owe

A full picture of your assets and liabilities today, and how your investments are spread.

ASSETS

Workplace & personal pensions	£420,000
Stocks & shares ISAs	£180,000
Cash & savings	£45,000
Main residence	£750,000
TOTAL ASSETS	**£1,395,000**

LIABILITIES

Outstanding mortgage	£120,000
Car finance	£9,000
TOTAL LIABILITIES	**£129,000**

ASSET ALLOCATION

Global equities	**55%**
Fixed income	**22%**
Property funds	**12%**
Cash	**11%**

Net worth today

£1,266,000

Assets £1,395,000 less debt £129,000

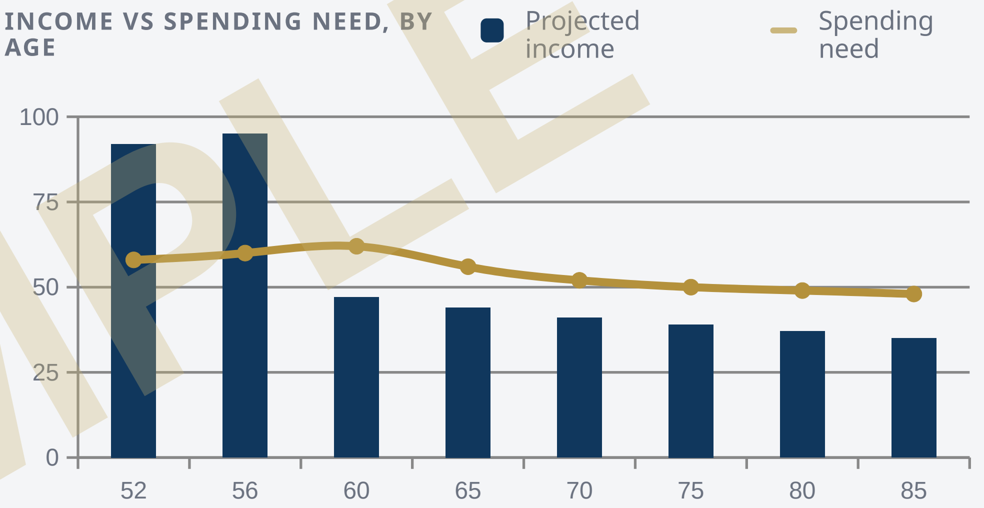
04

YOUR FORECAST

Your money, modelled to age 90

This shows your projected after-tax income against the spending you have told us you want, year by year. It assumes nothing changes from today.

INCOME VS SPENDING NEED, BY AGE



ASSUMPTIONS BEHIND THE MODEL

INFLATION	INVESTMENT GROWTH	RETIREMENT AGE	PLANNING HORIZON	STATE PENSION
2.5% a year	5.0% net of charges	60 for you both	To age 90	£11,500 each from 67

On course to retire at 60

Broadly on track

On today's plan you reach 60 with most of the income you want, then a **modest gap opens later in retirement .**

It is a small, fixable shortfall, not a problem. The recommendations in this plan are designed to close it and move you into the **Potential** range, with a comfortable margin.

Shortfall · Goals at risk without change

On track · Broadly on course today

Potential · Goals met with room to spare

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YOUR **IMPORTANT NUMBERS**

The five figures that shape your plan

If you remember nothing else, remember these. Each one is explained in plain English.

FINANCIAL INDEPENDENCE NUM

The total invested wealth that makes work optional at 60. You are around 86% of the way there.

£1.15m

Currently £990k projected by 60

4.2%

Required return

The average yearly growth, after charges, your plan needs to meet every goal.

£45,000

Sustainable retirement income

The after-tax income your plan can support for life, in today's money.

£1,250

Required monthly contributions

Additional saving between you, mostly into pensions, to close the gap.

–25%

Capacity for loss

A market fall of this size would not derail your retirement, given your time horizon.

07

YOUR DASHBOARD

A clear read on every part of your finances

Six areas, rated at a glance. Green is on track, amber is worth watching, red needs action soon.

Finances	Strong net worth and a manageable mortgage well within your means.	ON TRACK
Investments	Well diversified, but platform and fund charges are higher than they need to be.	WATCH
Risk	Your portfolio is a good match for your balanced, 6 out of 10 profile.	ON TRACK
Retirement	On course for 60, with a modest income gap that the plan closes.	WATCH
Tax	ISA and pension allowances are not being used in full each year.	WATCH
Estate	Your wills are out of date and there are no lasting powers of attorney in place.	ACT NOW

08

OBSERVATIONS & **SUGGESTIONS**

What we see, and what we would change

An honest read on where you are doing well, set against the handful of things worth improving.

WHAT WE OBSERVED

1. You are diligent savers with a healthy, well-diversified portfolio for your stage of life.
2. Your mortgage is comfortably affordable and on course to clear by age 62.
3. You are holding more cash than you need as an emergency buffer.
4. Your pensions are spread across three separate old workplace schemes.

WHAT COULD BE IMPROVED

1. Bringing your pensions together would cut charges and make them far easier to manage.
2. Your annual ISA and pension allowances are not being used in full each year.
3. Your wills are out of date and you have no lasting powers of attorney in place.
4. A small, affordable rise in pension saving would close the retirement income gap.

09

SCENARIOS **CONSIDERED**

The paths we weighed up

Three realistic routes to retirement, so you can see the trade-offs before settling on one.

EARLIER

Retire at 58

£40,000

a year

Stopping two years sooner is achievable, but income settles lower and the margin for surprises is tighter.

Recommended

Retire at 60

£45,000

a year

The plan as modelled. The income you want, for life, with the gap closed and your legacy intact.

LATER

Phase down to 63

£50,000

a year

Working part-time for three more years lifts your income and leaves a noticeably larger legacy.

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OUR **RECOMMENDATIONS**

What we suggest, and why

Four practical steps. Each one is paired with the reason behind it, so nothing is taken on trust.

1	**Bring your three pensions into one low-cost plan**	Cuts annual charges from around 0.9% to 0.4%, saving roughly £2,300 a year and giving you one clear view.
2	**Increase combined pension contributions by £1,250 a month**	Closes the retirement income gap and attracts tax relief at your marginal rate, so part of the cost comes back.
3	**Use both ISA allowances in full each year**	Builds a tax-free pot to draw on between 60 and 67, smoothing your income before the state pensions begin.
4	**Update your wills and add lasting powers of attorney**	Protects each other and the children, and makes sure your estate passes exactly as you intend.

Watch Kris walk through your recommendations
A short 4 minute video summary, linked in your client portal.
4 MIN

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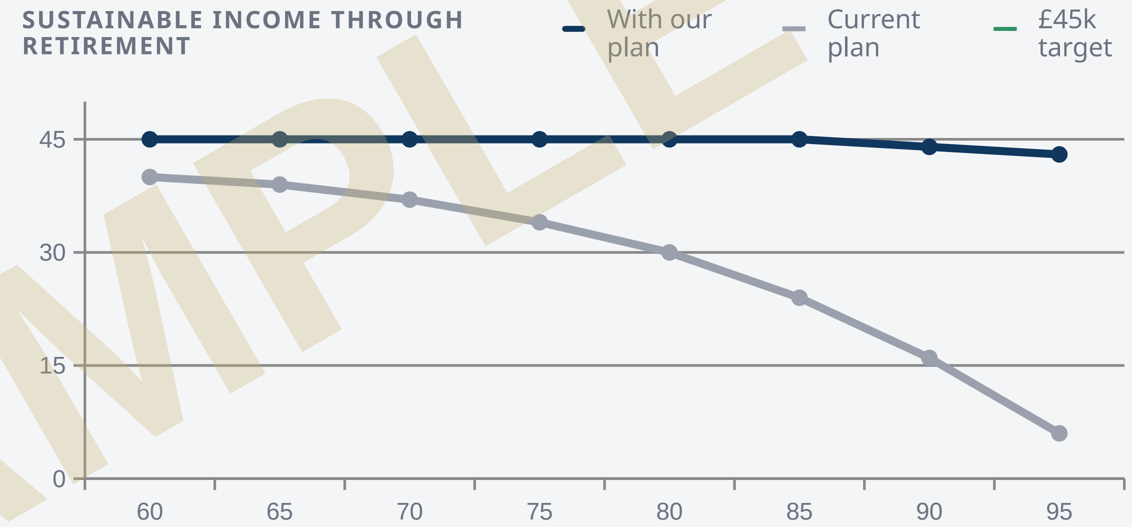
YOUR FUTURE

The same goals, now within reach

Your forecast after the recommendations, set against where you are today. This is the difference a few changes make.



INCOME FOR LIFE

~~£38k~~ → **£45k**

YOUR MONEY LASTS

~~age 84~~ → **95+**

ESTATE AT 90

~~£210k~~ → **£465k**

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YOUR **NEXT STEPS**

From planto action

A short, shared checklist so it is always clear who is doing what, and by when.

ACTION	RESPONSIBLE	TIMELINE	PRIORITY	DONE
Consolidate your three pensions	Designer Wealth	Within 4 weeks	High	☐
Set up the increased monthly contributions	You & Designer Wealth	This month	High	☐
Use this year's ISA allowances	You	Before 5 April	Medium	☐
Instruct a solicitor for wills & LPAs	You	Within 8 weeks	High	☐
Book your next plan review	Designer Wealth	In 6 months	Medium	☐

Here is to the next chapter

Designer Wealth

TELEPHONE
0116 2717 367

EMAIL
kris@designerwealth.com

WEB
www.designerwealth.com