The next chapter

Your guide to lifelong investing and achieving the future you want

Investing for your next chapter

If you've ever tried planning a journey without a destination in mind, you probably found it somewhat frustrating. Similarly, have you ever attempted to reach a destination without an idea of how to get there? You might have made it, but probably more through luck than judgement.

Tom Beal, Director of Investments, St. James's Place

From getting on the housing ladder to retiring in comfort, having a financial plan in place clearly improves your chances of getting where you want to go. When it comes to your medium and long-term finances, planning is what helps turn your goals and aspirations into reality.

It's not just about products such as investments, insurance policies and pensions, but also about understanding how they fit into the bigger picture. Financial planning isn't the vehicle – it's the road map.

That's why planning doesn't begin with picking stocks and funds, but with a financial adviser and their client working together to define a set of realistic financial goals. Only when these have been agreed does the process move on to identifying the investments suitable for achieving them.

An adviser will also offer guidance for those unsure about financial matters, giving them the tools to manage their money with greater confidence, as well as the peace of mind that comes from knowing they're in good hands. Having an adviser can make a huge difference when it comes to understanding what's happening and feeling assured by your choices.

That's why taking advice and putting a financial plan together may be one of the best investments you'll ever make. It's about being able to see how one-off decisions fit into your bigger journey and managing your finances to ensure you get what you want from life.

The value of an investment with St. James's Place will be directly linked to the performance of the funds selected and may fall as well as rise. You may get back less than the amount invested.

Our approach to lifelong investing

We're committed to achieving the right outcomes for our clients, giving you the confidence to create the future you want. We constantly monitor the markets, scanning for the best opportunities, not just for today, but for the long term, while keeping a watchful eye on possible risks.

We work diligently, with a hands-on approach, so you can relax in the knowledge that your investments are in safe hands.

This includes everything from ensuring a wide geographical spread of investments to scrutiny of specialist sectors, as well as intensive monitoring at all times of our investment managers and their funds.

Our teams of expert analysts take a highly disciplined approach to research. Backed by the immense buying power of our clients, we have access to the best minds in the financial sector, both in the UK and around the world.

We believe in investing for the long term. We care not just about today, but tomorrow – so investing with us will help to create a more sustainable world, as well as delivering financial wellbeing for you and your families now and in the future.

We know that everyone's circumstances are different, so you can rely on us to advise you on tailor-made solutions to meet your financial goals.

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We believe in investing for the long term. We care not just about today, but tomorrow

Four lives, four stories, four financial journeys

On the following pages, you'll find four fictional stories about four individuals or families who are all at different chapters in their lives. They are purely for illustrative purposes and in no way meant to be typical, as we know that everyone's circumstances are different. But we hope that what they have to say resonates with you and gives you an understanding of how to find the right path towards your own sense of financial wellbeing.

The age of ambition

Julia, 32

Building a financial foundation for the future

The age of responsibility

Polly & Soph, 41 & 45

Juggling the cost of living now against investing for tomorrow

The age of consolidation

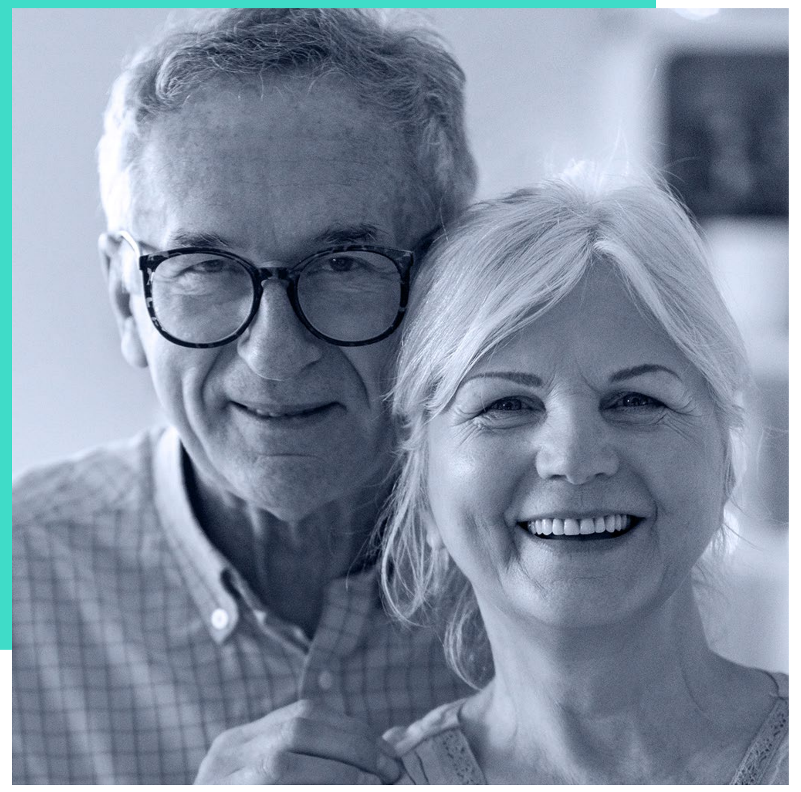
Moheen & Ayesha, both 55

Hoping to retire sooner than expected

The age of no regrets

Diane & Peter, 67 & 70

Getting the most out of life in older age



The age of ambition

Julia, 32, is a private client solicitor who lives in a rented flat near Parsons Green, London.

When I was 22, I made the biggest financial mistake of my life. I've not told anyone this, but like most, I left university with a little more knowledge and a lot more debt.

Because I hadn't studied law, I went on to do a law conversion course. My mum loaned me a bit of money to cover it, but it was on me to finance the rest.

Just before the course started, a friend asked if I wanted to go to Reading Festival. It was £200, and while this was a whole £200 more than I had in my account at the time, I said yes. The next thing I knew, I was applying for a payday loan. "Amazing!" I thought. Despite not having a job yet, I managed to borrow £500.

I applied the age-old yet totally ineffective technique of 'if you ignore it, it might go away'. It didn't. When the company left a number of voicemails, I set up a repayment plan, but the interest meant I paid back almost double what I'd borrowed.

I'm much better with money these days. I think your 20s are a bit of a practice run at life. I now have a 'good' job with proper responsibility. I earn well, can afford to travel a fair bit and actually manage to put something aside for my future.

I've started using a financial adviser, who has helped me to put some short, medium and long-term plans in place.

Chapter 1

The age of ambition

(cont'd)

For the past three years, I've been saving 10-20% of my post-tax income, and I've pulled together enough for a house deposit. I've just had a pay rise and have booked an appointment with a mortgage broker for next week. I just love the idea of actually owning my own place and starting to build some financial independence.

My boyfriend and I have been together now for just shy of a year.

While we've had the best time together and I think this might be it, we aren't in any hurry to marry and we're not sure about having kids. Work, friends and our independence are really important to both of us, and while I know it would be easier to buy together, I really want to achieve home ownership by myself.

I'm also starting to act on my other financial goals. I need to contribute a bit more to my

pension (luckily my employer's scheme is pretty decent and they match the 5% I pay in every month). I'd also like to build up a rainy-day fund in case I decide to change careers or do something else one day.

It would be great if I could put my savings to work a bit. I have a terrible habit of keeping all my savings in cash, which I know isn't ideal, especially with inflation so high.

I feel lucky. I'm really enjoying life. And while I don't know exactly what's ahead, it feels good to be thinking about what's to come and building habits that my future self will (hopefully!) thank me for. I've come a long way since the Reading Festival days...

It feels good to be thinking about what's to come and building habits that my future self will thank me for

Get the balance right

If you're working hard to set some solid financial foundations for the future, don't rely on gut instincts for success. The fear of loss can upset rational decision-making and lead to you unknowingly taking big risks – for example, thinking your money is safer in bank accounts when inflation is chipping away at your capital. Alarmingly, goods and services costing £1,000 30 years ago cost nearly double today.[1]

Investing is the best way to protect your money from inflation over the long term. But it's also always sensible to put something aside for short-term and emergency needs. It's a good idea to keep at least six months' pay (if not more) in a bank or savings account for a rainy day. Financial advice is essential for helping to get the balance right.

1 Inflation Calculator, Bank of England, accessed October 2022

Chapter 1
The age of ambition

Make your money work even harder

Be smart: make your investments doubly efficient.

There are a myriad of tax reliefs available to nudge you into doing the right thing – such as investing for your future.

Through the help of pensions tax relief, it only costs basic-rate taxpayers £80 for every £100 you invest. Higher-rate and additional-rate taxpayers also benefit. For example, it effectively costs a 40% taxpayer just £60 to get £100, assuming you reclaim your tax relief above the basic rate via your tax return and reinvest into your pension. And if you are in a workplace scheme, you usually get extra contributions from your employer: an absolute no-brainer.

And this is just one of several tax-efficient 'wrappers' – such as ISAs – all designed to get people saving and investing for later life.

How tax relief on pension contributions works

Subject to eligibility, when you pay into your pension pot (up to £40,000 per year), you obtain tax relief at 20%. So, to make a total contribution of (for example) £100:

Cost to you is £80

Income Tax relief is £20 into your pension

Cost to you is £60

Income Tax relief is £20 into your pension

Plus £20 claimed via self-assessment

Long-term thinking

Thanks to the power of compounding – where the returns on your investments are continually ploughed back into your investment portfolio – the earlier in life you start investing, the better your likely return over the long term. For example, if you were to save £200 a month into a pension from age 20, your fund could be worth £349,000 by the time you're 67. If you delay until 40, your pension pot could be worth just over a third as much – around £123,000.[2]

Let's say you're planning to retire when you're 67 and you make a gross contribution towards your pension of £200 a month:

If you start saving at age	Your estimated pension fund at retirement might be
20	£349,000
30	£215,000
40	£123,000

2 This calculation is based on contributions invested each month, increasing by 2.5% a year, with growth after charges of 2.4% a year. These figures are examples only and are not guaranteed. All monetary values shown have not been adjusted for future inflation. They are not minimum or maximum amounts. What you get back depends on how your investment grows and the tax treatment of the investment. You could get back more or less than this.

The value of an investment with St. James's Place will be directly linked to the performance of the funds selected and may fall as well as rise. You may get back less than the amount invested.
The value of an ISA with St. James's Place will be directly linked to the performance of the funds selected and may fall as well as rise. You may get back less than you invested.
The levels and bases of taxation, and reliefs from taxation, can change at any time and are generally dependent on individual circumstances.

The age of responsibility

The risk of losing control of our finances worries Soph and me more than it used to. That's partly due to the profound uncertainty everyone has felt since the pandemic. Also, we have more financial responsibilities – not least setting up our son, Sam, for his future, and the concern that one of our parents may soon need long-term care. Additionally, we have a sizeable mortgage to pay off and are currently living solely off my income. We have to be mindful of spending too frivolously.

For all these reasons, I'm especially relieved to have a financial adviser as a guide. We sat down with her recently and she helped us to update our budgets and our financial plan.

I'm now the primary breadwinner. When we met, Soph was a high-flier at a big corporate firm and my earnings paled in comparison. In early 2020, though, she was made redundant and has struggled to get another job, although she does do some temporary contract work. I feel proud to provide for the family. And thank goodness we had a safety net – our financial adviser recommended we create an emergency 'rainy-day fund' many years ago.

Our financial planning has transformed since we hit our 40s. Before that, we were reasonably carefree with our spending, even after we bought our first house, just two months before Sam was born, eight years ago. We moved again to a bigger place in late 2019, before Soph lost her job. But having

Polly is 41. She's a freelance designer married to Soph, 45, who is currently unemployed. They live in Birmingham with their eight-year-old son, Sam.

Chapter 2

The age of responsibility

(cont'd)

talked about lifelong investing with our adviser, we have the financial confidence to know that if we hold our nerve and stick to our plan, we'll get where we want to be in the end.

We're more selective about spending now. I feel more pressure to pay the bills, including the mortgage and our car, which we have on lease hire. And bigger expenses are looming. But, again, financial advice has really helped and provided a balanced outlook for the coming years and decades.

Mum was really poorly a couple of months ago. Thankfully, she seems to have fully recovered, but it was a shock and brought home the reality that our parents are getting old – and if they have to fund long-term care, it will eat into their savings.

Preparing the next generation for the future is something I think about a lot. What job will Sam do, and what skills will he need? To help him financially, we've opened a Junior ISA on the recommendation of our financial adviser.

I'm drawn to eco-conscious organisations that put people and the planet before profit. After a review with our financial adviser, we're now ensuring that we're investing responsibly, in companies that are aligned to our own values and hopes for the future. And it feels great.

Riding out the ups and downs

Who doesn't get a little wobble of worry at stock-market volatility? Seeking expert financial advice is a great way to steady yourself in times of turbulence and uncertainty. When stock markets are down, for example, this can often be the best time to invest and the worst time to sell, even if a big mortgage gives you sleepless nights. The important thing is to stick to your plans as far as you can. Don't lose focus or be distracted by the day-to-day noise of what's going on in the markets. Instead, concentrate on the longer term and the bigger picture. When it comes to investing, don't let your emotions run away with you.

Stay focused on your goals

Most of us are feeling the financial squeeze today, whether we're paying off the mortgage or trying to keep investing for our children's future. Don't let today's concerns distract you from your long-term life goals. Of course, investing always comes with some risk, but experienced advisers can see the complete picture and make sure you're taking on the right balance of risk versus reward for the long term. They will give you the conviction to stay the course when the going gets tough, especially in times of higher interest rates and inflation. They can help you keep that long-term view, even in the stormiest of times.

We're investing responsibly, in companies that are aligned to our own values and hopes for the future

Your home may be repossessed if you do not keep up repayments on your mortgage.
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Chapter 2

The age of responsibility

(cont'd)

Soph's dad didn't come to our wedding. He has, let's say, old-fashioned views. She's not expecting to receive much inheritance, and – because I'm worried about care fees for my mum – we're planning as though we'll get nothing. As a result, both Soph and I started putting extra money into our pension funds.

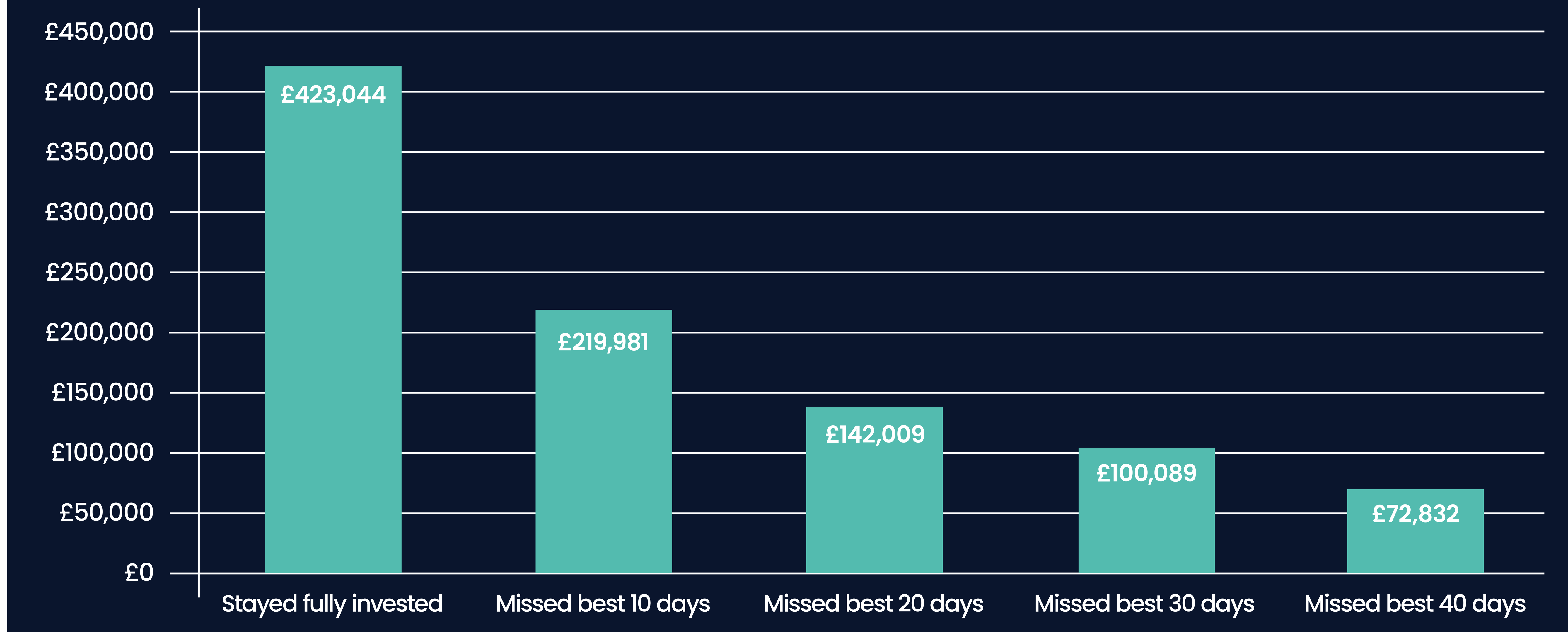
I had a wobble about my pension recently. I was worried about what's happening in the financial markets and thought it'd be best to switch it to cash until things calmed down. Fortunately, our financial adviser explained the effect that would have over the longer term, so we've decided to stick to our original plan.

It's a balancing act right now, and we're braced for more financial hits. Hopefully, Soph can catch a break with her job soon. We feel sandwiched financially because we want to give Sam great experiences and opportunities, yet face the prospect of ailing parents. But I'm optimistic about the future – I know we're doing the best we can financially, thanks to the advice we're getting.

Time in, not timing!

It's impossible to time the market day to day by trying to sell at the top and buy at the bottom of any cycle. Indeed, over the past 20 years, if you remained invested, your total return would be £423,044, based on an initial investment of £100,000. By contrast, if you had missed the best 10 days in the period 1992–2022, your investments would be £219,981 – still a decent sum, but only 52% of the gains if you had stayed invested. The lesson: don't try to outsmart the markets!

Cumulative returns on a £100,000 investment over 20 years - FTSE All-Share Index



Index	30/09/2017 - 30/09/2018	30/09/2018 - 30/09/2019	30/09/2019 - 30/09/2020	30/09/2020 - 30/09/2021	30/09/2021 - 30/09/2022
FTSE All Share	5.87%	2.68%	-16.59%	27.90	-4.00

Source: Financial Express, Analytics. Stock market represented by the FTSE All-Share Index. Data as at 30 September 2022. Please be aware past performance is not indicative of future performance. Please note it is not possible to invest directly into the FTSE All-Share Index and the figures shown do not take into account any charges applicable to the appropriate investment wrapper or any relevant tax charges.

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The age of consolidation

I want to stop working by the time I'm 60, while I'm young enough to enjoy my retirement. I was also in hospital last year, which made me reassess my priorities. I'd originally thought I'd work at least until my late 60s, but my aim now is to get the most out of life: spend more time with my family and improve my tennis backhand. I also want to volunteer for a charity to give something back to society.

Ayesha, on the other hand, wants to work for as long as she can. She loves her job and doesn't find it too demanding, even as we're both getting older. She says she'll start to scale back a bit when she hits her mid-60s, but that's a long way off and I'm not so sure!

We weren't certain we'd saved and invested enough for my changed plans to be feasible, especially in the current economic climate, as our investments are largely dependent on the stock markets. It was all a bit complex, too. I have three different pensions because I've changed jobs a few times over the years, and Ayesha has two – including one Final Salary pension. For that one, the payout will depend on when she retires. We also have an ISA each, and a small flat that we rent out. Both of my parents passed away last year and also left us some money – although Dad had been in a care home and the fees were really expensive, so it wasn't as much as we'd expected. Fortunately, we finished paying off our mortgage this year.

Moheen, a civil engineer, is married to Ayesha, an HR director. They're both 55 and live in South Wales. They have two adult children.

Chapter 3

The age of consolidation

(cont'd)

Our children are still financially dependent on us to an extent. Our eldest has a good job with great prospects; however, it's in London, and the cost of living and renting is so high that we're topping up her salary every month. The other is travelling now and hoping to do a PhD when he returns. We're not sure when we'll be able to stop supporting them, and unclear on how much we can afford to give while still being able to fulfil our own plans.

Before we met with our financial adviser to talk it through, we were feeling anxious. We knew what we wanted to do, but we thought it wouldn't be realistic. He took time to relook at our overall financial picture, then did some cash-flow modelling to show us what various different scenarios would look like. We were pleasantly surprised! I might even be able to retire in the next couple of years. That meant our short-term worries disappeared and we could focus on the medium term and beyond.

We now have an action plan. I'm going to take some tax-free cash out of my pension as soon as I retire, and that will be combined with Ayesha's income. My pension pot is then Invested for growth and income for the following five to ten years. We'll take a higher income from it for the next few years, and when we're 67, we'll start getting the State Pension, which means we'll be able to reduce what I'm drawing down from my pot.

Even though things are quite complicated, it gives us a sense of security to know that everything's in place for our next few decades – but there's also still enough flexibility in case anything changes suddenly.

A question of confidence

It often pays to take advice. One frequent investing snare is being overconfident and not understanding the full financial landscape. Conversely, you may be too cautious and lose out on possible rewards, or miss out on smart ways to structure your finances to suit your goals. Expert advice helps you to take a realistic attitude to investing and reduces the risk of failure.

It gives us a sense of security to know that everything's in place for our next few decades

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Chapter 3

The age of consolidation

The right investment choices can help you manage the risks in your portfolio along your journey towards retirement

Gearing up for growth and income

One of the hidden secrets of long-term investing success is asset allocation. The right investment choices can help you manage the risk in your portfolio along your journey towards possible retirement or scaling back full-time work. The services of a professional can be extremely helpful in rebalancing your portfolio, as your investment needs change over a lifetime, with a switch towards generating not just growth, but income too. With many of us these days lucky enough to have several sources of income – from pensions, savings, ISAs, investments, the State Pension, earnings and property – an adviser can look at things in the round. A truly holistic approach can produce optimum outcomes for you and your family.

When can you retire?

At this stage in your life, one of the toughest questions to answer is how much you need in order to retire. Opposite are the annual incomes the Pensions Life and Savings Association indicate will give you a comfortable retirement with a few luxuries as well as the basics.[3]

Your financial adviser can help you understand whether your investments and savings can give you the income you're hoping for.

3 Picture Your Future: Retirement Living Standards, Pensions Life and Savings Association, accessed October 2022. These amounts would fund this lifestyle for people living outside London

£33,600
for a single person

£49,700
for a couple

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The age of no regrets

Diane and Peter, aged 67 and 70, live in Ripon, Yorkshire. Diane wants to start her own curtain-making business. They have two daughters and three grandchildren.

It worries me when times are economically uncertain. Peter and I have always believed that retirement should be the longest holiday of our lives, but obviously there are always going to be factors outside our control that can affect the value of our pensions and investments. I stopped working as an estate agent a couple of years ago and take an income from my pension via drawdown, so I need to make sure my savings will last for my whole retirement.

It's reassuring to have the benefit of advice so I won't end up taking out too much too soon. After all, I might live to be 100! Peter is lucky as he has a Final Salary NHS pension, which gives him a guaranteed income and protection against inflation.

I'd love to start a small business making curtains in the next year or two and am currently doing a course to improve my knowledge and skills. Peter has always been good at DIY, so I'm hoping he might be able to help me with putting up poles and blinds for customers once they're finished.

We're careful with our money, but equally, we don't want it sitting there doing nothing – a bit like us, really! We've always been comfortable accepting some risk when it comes to our investments, and given how low interest rates have been in recent years, we feel this approach has paid off. As we might have two or more decades in retirement, we're still happy to take some risks in the hope that this will reap higher potential

The age of no regrets

We keep a decent amount readily available in case life throws anything unexpected at us

(cont'd)

rewards than cash savings, but we keep a decent amount readily available in case life throws anything unexpected at us. Last year, my younger sister was diagnosed with breast cancer and had to retire early. Thankfully, she is now in remission, but it really brought home to us that you never know what's around the corner.

We don't ever want to be a burden to either of our daughters or our grandchildren, so we have a nest egg set aside specifically to cover

any medical or long-term care costs should we need it in future.

At some stage, we'll look to downsize. We're still living in the house we brought up the girls in, so in years to come, we'll move somewhere a bit smaller. Hopefully, this will free up some funds to help our grandchildren, either with university costs or perhaps to help them save towards a property deposit.

We're acutely aware of how tough things are for younger generations. Although we've lived through periods of high mortgage rates, when we bought our family home 40 years ago, property prices were nowhere near as high as they are now. We want to leave our children and grandchildren with a financial legacy to help them do all the things we've been able to do, and we're lucky to be in a position to do that.

Be ready for a 100-year life

The ultimate lottery in life is just how long you will live. No one can tell you this, but it's best to plan for a 100-year life or beyond. Indeed, with better healthcare and improving living standards over the past few generations, there are now 609,503 people in the UK over 90, and in 2020 there were 15,120 centenarians.[4] You could be one of them in the years to come. So how to plan when there are so many variables, and how to make the money last a lifetime? Here, financial advice is essential. It also pays to do a bit of intergenerational planning to set the next generation or two on the right path, rather than allowing your own hard-earned wealth to be swallowed up at the end by taxes.

4 Estimates of the Very Old, Including Centenarians, UK: 2002 to 2020, Office of National Statistics, September 2021

The age of no regrets

Plan for the worst, hope for the best

Nobody likes to think of the unpleasant aspects of ageing, such as the possibility of dementia – and many people believe it won't happen to them. Dementia is not an inevitable part of ageing; however, according to the NHS, one in 14 people over the age of 65 have the condition, and it affects one in six people over 80.[5] While it's important to live life on the basis of a 'glass half full', it's worth being prepared for whatever the future throws at us, good or ill. Any sort of social care can be costly, so the earlier you start planning ahead, the better prepared for this you will be.

5 About Dementia, NHS, accessed October 2022

The dangers of pound cost ravaging

In life, timing is everything. Taking too much income too soon from your pension pot, especially in a falling market, means your pension has to work much harder to recover over the longer term. This is called pound cost ravaging. This chart shows the dangers. As time goes on and a portfolio builds up, some older people are cautious of spending any money and fail to enjoy the comforts they deserve. That's why taking advice is essential – so you can enjoy the good times without worry.

These figures are only examples and are not guaranteed - they are not minimum or maximum amounts. What you will get back depends on how your investment grows and on the tax treatment of the investment. You could get back more or less than this.

How does pound cost ravaging work?

Having to cash in more of your pension fund to withdraw a regular amount of income when markets are falling will drain your pot more quickly.

Pension pot	Month	Unit price	Amount cashed	Income
£	1	£10	100 units	£1,000
	2	£9	111 units	£1,000
	3	£8	125 units	£1,000
	4	£7	144 units	£1,000

When markets are volatile, more of the pension fund has to be taken out to maintain the income of £1,000 per month.

Figures are for illustration purposes only.

5 things we can do to support you with lifelong investing

There's no such thing as a bad time to seek our guidance. Whatever life stage you're at, whatever your circumstances, wherever the UK is in the economic cycle, there are myriad things we can do to support you at every point on your lifelong investment journey.

Taking financial advice might be one of the best decisions you make, not just for the challenges you face today, but also to stand you in good stead much further down the line.

One of the biggest benefits of taking advice is the peace of mind that comes from knowing your finances are in expert hands.

Here are five other ways we can add real value.

1 Navigating the tax maze

Financial plans are often built on tax-efficient 'wrappers' such as ISAs and pensions. Using the tax reliefs and allowances available can make a big difference over the long term, especially when planning for later life. These are liable to change fairly regularly, though, and there can be pitfalls that aren't immediately obvious. A vital part of our job is to ensure you're using the tax opportunities open to you while not making avoidable and potentially expensive mistakes.

2 Building a tailor-made plan

Your circumstances, objectives and risk appetite are unique to you, so there's no such thing as one-size-fits-all plan. You need to be able to step back, identify your goals and understand the best way of getting there, taking into consideration short, medium and long-term factors and knowing how to navigate the issues that will arise along the way. We have the skills, knowledge and tools (such as cash-flow planning) to build a robust, flexible long-term plan.

3 Keeping you on track over the long term

We come into our own during a crisis, ensuring the decisions you make are driven by logic rather than emotions. Recent history is littered with examples of events that have spooked investors into selling their investments, only to then see markets thrive rather than dive. For long-term investors, short-term market fluctuations are inevitable. We can help you remain patient and prevent you from making hasty decisions that threaten longer-term outcomes.

4 Providing an injection of confidence

The world of financial services isn't always the easiest to navigate. The vast range of often complex products and the number of decisions to make can make it difficult to engage. We have an important role to play here, not only by providing guidance but also by sharing insights that can help you feel more confident about the decisions you make.

5 Keeping you safe

Even the most experienced investor can fall victim to scams, which are becoming increasingly sophisticated and hard to spot. We know the telltale signs to look out for and the mistakes to avoid. Not only is falling victim to a scam potentially very costly, but also emotionally distressing. Having us on hand for a sense-check and to run decisions past adds a vital layer of protection and invaluable peace of mind.

SJP

Next steps...

Which of our four financial journeys do you identify with?

Maybe you're just starting to think about your longer-term goals and are seeking financial advice for the first time. Or perhaps you're wading through tax planning and want to know whether your pensions and investments are working as hard as they could be. Or you could be looking to leave a financial legacy for future generations.

Whatever your objectives and whatever your priorities, we're here to help.

To find out how we can help you match your financial plans to the next chapters in your life, get in touch now.

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