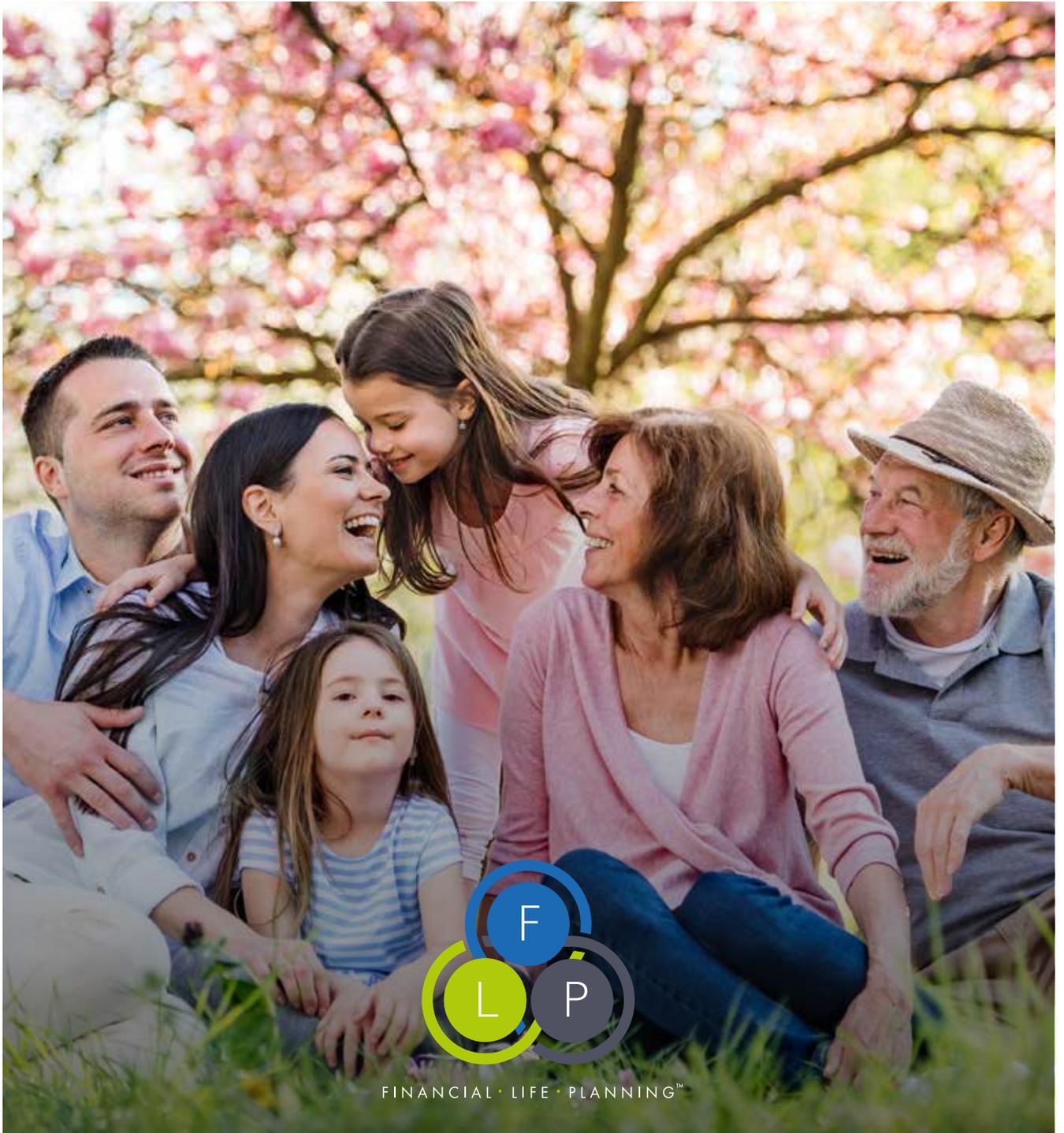




# PARKLIFE

CONNECTING AND COMMUNICATING



SPRING 2022



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# Welcome to Parklife

Welcome to the Spring 2022 edition of Parklife, our magazine created to build great communication between us and our clients.



Bill Ward  
Senior Partner



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**S**o, it turns out that History was not dead, it was just resting and, incredibly, the pandemic might not be the most significant world event so far seen by the new millennium.

We are now scrambling to make sense of a much more complicated, dangerous and divided world. The challenges to our money are of course nothing compared to the human misery created by war. I shall however leave any further comment on that subject to those more qualified and simply caveat my introduction to this edition with the expression of our heartfelt sympathies to all those who are suffering such terrible hardship and the fervent hope that somehow a rapid solution will be found.

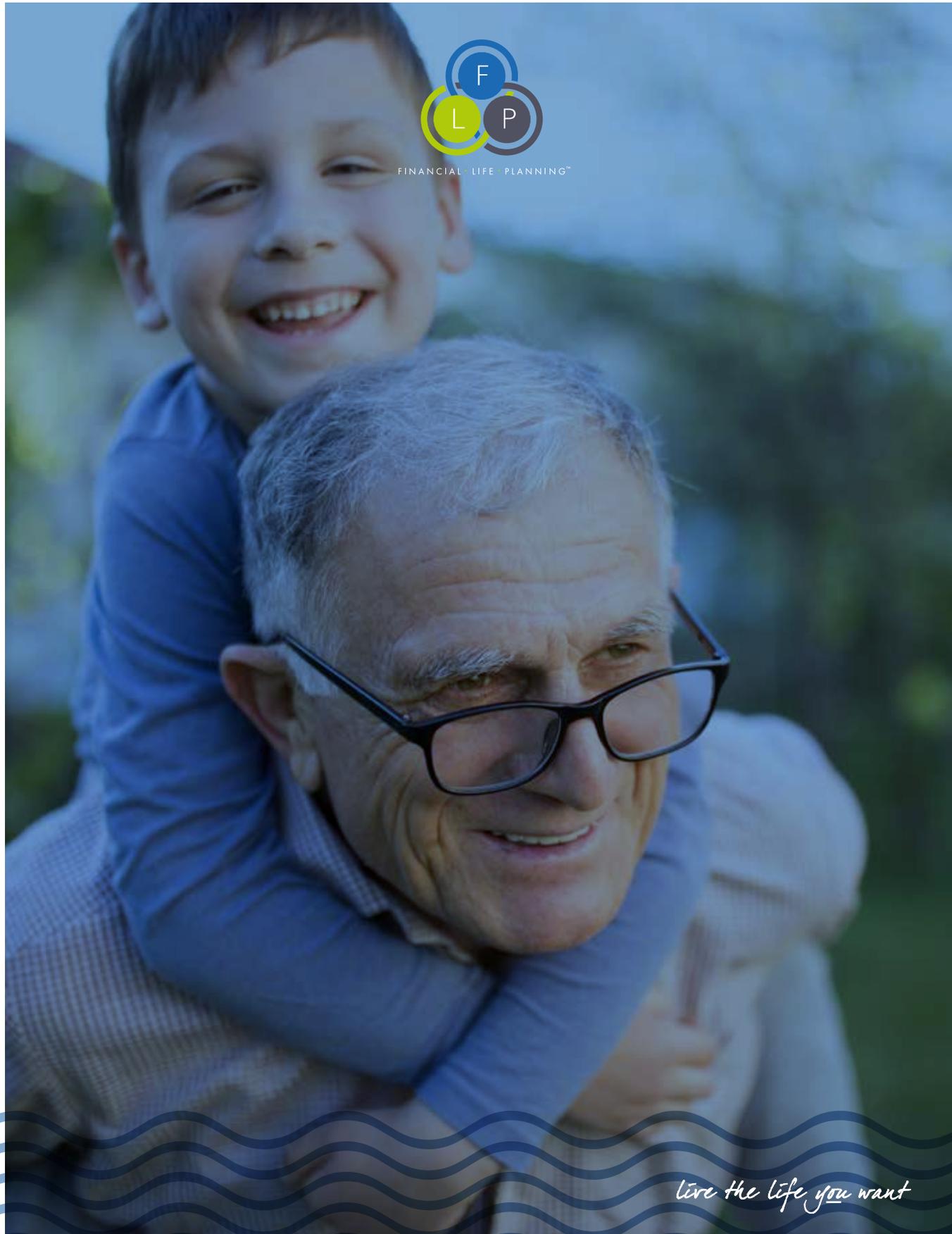
In this edition we reprise an article for which we received a lot of positive feedback when we first published it in 2020. Updated and extended, it centres on how we might talk to our young adult children about money and the lessons we might like to pass on to them.



We also cover how to fight back against inflation, the financial responsibility many of us have unknowingly taken on for our longevity as a result of the Pensions Freedom legislation, the surprising value of the State Pension and the challenge of balancing how we spend our money and time across today and tomorrow.

Finally we have an article that recognises and thanks you, our clients, for the great reviews you have given us on various platforms but particularly with "VouchedFor". It is important to know that we are making a difference to people's lives and your positive encouragement is greatly appreciated.

Please remember that we are here to help you make sense of this new world and its cocktail of conflict, rising interest rates and inflation. Markets are heartless, they will move when and where they see opportunity, so we should resist the temptation to let our heart and emotions drive financial decisions. Now is a time for cool and rational thinking and sticking to an armour-plated plan. 🧠



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# Going Up!

Inflation is back, so what can we do about it?



Rob Whittle  
Partner



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**I**f the definition of wealth is not having to worry about money, then recent events will have made a lot of us feel a lot less wealthy.

As the pandemic eases, worrying about money and the rising cost of living has emerged to keep us awake at night.

Here are some thoughts and suggestions for how to fight back against the tide of inflation and maybe get a better night's sleep.

**Don't sweat the small stuff.** It's easy to fret about the daily bad habits such as the cup of coffee but, if you get the big things right, you don't have to worry about the small change. If you concentrate on your spending on items such as the mortgage, car leasing, utilities, insurance and groceries then you have probably covered at least 80% of your total spending. Any savings you can make elsewhere will not have anything like the same impact.

**Your spouse or partner's views about money will make an enormous difference.** If you're not both on the same page philosophically in terms money, saving and spending, it will be very difficult to get your financial house in order. Your life is also likely to be rather stressful!

**Organising and automating your bank account(s) is one of the best things you can do to get on top of your finances.** Having more than one bank account or credit card can be a good idea, but you need to be clear what purpose each one of them serves otherwise they just create confusion and make the job of clarifying how much

you are spending and on what more difficult.

**Reducing or eliminating your regular long-term savings or protection payments is not the best solution for the problem of increasing prices.** Treat them as something like a regular monthly bill and take them automatically from your account before you even have the option to spend them on something else. This is a good example of how you can use technology to influence you own psychology with money and increase your wealth by taking away some of the stress.

**Automating the payment of things you should be spending on such as savings allows you to avoid having to use willpower to force yourself** and means you can spend money without feeling guilty because you're simply using what's left over. This also allows you to spend more on those things that make you happy and cut back elsewhere on things that aren't a priority.

**While you are reviewing your bank accounts, take the opportunity to review those organisations who regularly dip into your account for all manner of subscriptions and services that you might not even realise you still had and certainly no longer use.** How is that, like weeds on the driveway, you can never quite get rid of them all? Manage all your direct debits and standing orders from one account so that they are easier to track.

**If you really can't think of any additional ways to save money, then maybe the answer is earnings rather than spending?** There is never a shortage of experts preaching the benefits of cutting back and saving money, very few ever propose increasing earnings by working more hours, changing jobs, improving qualifications or finding an additional skill that you can sell as a "side-hustle." We live in a time of rising prices but also of acute labour shortages.

There is hopefully at least one "nugget" in the above that resonates with you and will help you to feel a bit less stressed about money and therefore slightly wealthier. 🍌

# Juggling your Money and your Life Expectancy

How long you will live is just as important for your financial planning as how much money you will have.



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Steve Braidford  
Financial Planner

problem for the life assurance industry who were able to put to work the mathematical wonder of averages by pooling the life expectancy of tens of thousands of people to produce a statistical certainty of what percentage of them would die in any future timeframe.

Nobody seemed to worry too much about being handed the longevity risk. We liked the fact that these freedoms allowed us, having reached a minimum age, to spend our pension savings how and when we wanted, leave some or all of it to our family and that we were now in control of our money.

Given the time and resources that are devoted to the analysis and management of our investments, it is easy to see that we are probably able to forecast with more certainty when a retirement fund might run out than when we might die.

We are all required to include in our thinking at least a small probability that we will either fall over today or live to 100. Until medical science can provide us with more accurate forecasts of our mortality, we have two ways in which we can cope with such uncertainty:

1. We can throw the longevity risk back over the hedge and buy an annuity that will guarantee us a fixed income until death or,
2. We can regularly revisit our Financial Life Plan to:
  - (a) nudge our plans back on track to make sure that they includes the latest assessment of not just our money but also our health.
  - (b) review the provisions we have for life, critical illness, and income protection to ensure that, should the worst happen when we least expect it, then at least our Plan can still be funded for those who will remain dependent on it. 🍀

**L**ike many professions, Financial Planning comes with its fair share of dark humour:

“Financial planning is about managing the risk of dying too young or living too long.”

“The objective of any Financial Plan is for the cheque to the undertaker to bounce.”

We can see from these witticisms that fundamentally financial planning is about juggling the twin tracks of your money and your longevity. We spend a lot of time thinking about the money but often ignore the equally important but undeniably more sensitive subject of how long we are going to live.

When the Pensions Freedom legislation came into force in 2015, there was a lot of concentration on the financial side of the equation, with predictions, mostly unfounded, of large sums being withdrawn prematurely and spent on luxury cars.

There was far less attention paid to the fact that this change also represented a seismic shift of responsibility, with the management of the risk of death being transferred from the life assurance industry to each one of us.

Before the events of 2015, individual longevity was a

The value of pensions and the income they produce can fall as well as rise.  
You may get back less than you invested.



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# Are you looking after your State Pension?

It is worth more than you think

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Gareth Higton  
Financial Planner



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**M**any people regard the state pension as of little importance in their financial planning, treating it at best as a bonus item that can be tacked on to the end of their other pension provisions.

For some time, the benefit had been falling behind the general rise in living standards which was why the “triple lock” was introduced in 2010. This was a guarantee that the state pension would not lose value in real terms, and that it would increase at least in line with inflation. To make the guarantee even more secure, it included three separate measures of inflation (hence ‘triple lock’).

The three-way guarantee was that each year, the state pension would increase by the greatest of the following three measures:

1. Average earnings.
2. Prices, as measured by the Consumer Prices Index (CPI).
3. 2.5 per cent.

The triple lock is therefore designed to ensure that your spending power will not diminish over the course of your retirement (for as long as all three guarantees remain in place). It also means that if inflation is below 2.5 per cent (remember those days?), your pension increases will actually beat inflation – thus improving your spending power.

The above comes of course with the political caveat that governments can change or interfere with these rules as the most recent adjustment for the statistical anomalies created by the pandemic demonstrate.

At a time when we are all being reminded of the destructive power of inflation, a benefit that provides a lifetime income guaranteed to at least maintain its purchasing power becomes of increasing value.

In fact, if you were to purchase an annuity that is

linked to inflation and would pay the current full state pension of £179.60 per week, it would be likely to cost in excess of £300,000<sup>1</sup>. This means that a couple who are both entitled to a full state pension have a benefit that is worth more than £600,000.

When you view the humble state pension in this way it is understandable why it should not be forgotten as a key piece in your future planning. It’s worth making sure that you understand your projected level of entitlement and you review any opportunity to increase that entitlement if necessary.

Recent retirees (and those coming up to pension age) who are short of the full flat rate but who have recent gaps in their NI record can make additional contributions to fill those gaps at rates which usually make very good financial sense. Grandparents caring for grandchildren under 12 could also qualify for National Insurance credits that can top up their income in retirement using the “NI Credits” scheme set up in April 2011. And you can also simply top up via additional contributions.

If you have already retired, the complexity of the system means that there is no guarantee that you are receiving the correct amount.

There has recently been publicity about 135,000 people, mostly older women who were underpaid state pensions and are owed lump sum repayments totalling around £1bn because their pension entitlements were not adjusted either when their husband retired, when they were widowed or when they turned 80.

Another messy area is state pensions and divorce. For example, women who divorce post retirement might be able to use their ex-husband’s entire NI record and will often get a big uplift if they came under the old state pension system.

Whilst the state pension can be messy and complex and is hardly the most glamorous area of financial planning, it is a valuable asset that deserves to be looked after.

You can check your state pension forecast at [www.gov.uk/check-state-pension](http://www.gov.uk/check-state-pension). 🇬🇧

<sup>1</sup> The annuity quote is dated 26/2/2022 and is from: <https://comparison.moneyhelper.org.uk/en/guaranteed-income-for-life/quotes?callback=DeleteQuote>. An annuity has many variables that affect its price, this is a conservative estimate of how much it would cost to guarantee the current inflation protected income of the state pension.

The value of pensions and the income they produce can fall as well as rise. You may get back less than you invested. Tax treatment varies according to individual circumstances and is subject to change.



# Thank you for your support!

Thank you for your support, the satisfaction of our clients is how we measure our success.

**W**e are proud and grateful for the reviews you have been kind enough to provide for our team on VouchedFor.

VouchedFor is one of the most respected review sites for financial and mortgage advisers, solicitors and accountants.

A recommendation on their website is highly prized because as they say, "We go to extraordinary lengths to ensure client reviews on the site are genuine."

This is done by a combination of continuous monitoring to detect potentially fraudulent reviews, professionals are asked to verify each reviewer is a genuine

client and, where a professional does not verify a reviewer, VouchedFor contacts the reviewer to verify their identity so professionals can't just select only the positive reviews.

This means that the reviews you see on VouchedFor are a true reflection of our client feedback. We trust that such great reviews are a reward for consistently providing a comprehensive service of Financial Life Planning to all our clients, to ensure that all the advice we provide is part of a wider understanding of what our clients really want to achieve with their lives.

We are continuously developing our services and look forward to many more five star reviews in the future.

Thank you from all of us! 🌈

## FRIENDS & FAMILY PROGRAMME

We would love more clients just like you! Don't forget that if you are kind enough to refer our services to your friends and family then, as a token of our thanks, we will send you both a £25 Marks & Spencer 'Dine in for Two' voucher and will also make a £25 contribution in your name to our Charity Fund supporting good causes locally.





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# Making best use of your money and time

Managing the balance between today and tomorrow



Alan Hodgson  
Financial Planner



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**T**here is a lot of talk at the moment about working from home as well as working just four days per week. There is growing resistance, particularly amongst the younger generation, to the generally held belief that the price for having a job is a Monday to Friday commute to a place of work.

What we are seeing here is another chapter in the ongoing battle of time and money. The capitalist sprint we have been running for the last two generations has seen priority often given to the pursuit of money. If you weren't working long hours for five or even six days per week then you really weren't trying hard enough.

The debate literally takes on another dimension when we add the concept of how we allocate our limited amounts of time and money across today and tomorrow. In other words, like butter on toast, how do you spread the precious and scarce commodities of time and money evenly across the years that you have left so that they run out at roughly the same time?

Now we are contemplating multi-dimensional questions of time and money, little wonder that, in the face of such a challenge, many people give up at this point and fatalistically accept whatever life might throw at them.

For those that persevere however, there are rich rewards in understanding how they want to live and

having a plan for how they are proactively going to make the most of their time and money, both now and in the future.

AS A THOUGHT EXPERIMENT, ASK YOURSELF TWO QUESTIONS:

1. What would you do with unlimited amounts of time? If you can rapidly list a handful of answers, then it is likely that time is currently your most precious resource.
2. What would you do with unlimited amounts of money? Do you have a backlog of possessions and experiences you would love to buy or does the thought of anymore "stuff" or another airport leave you cold? However you might currently diagnose your life, maybe more money is not the answer?

We can then import these reflections on how we value time and money into our real world where both money and time are (often severely) limited. We can also start to plan for how we might spread the resources we do have across the rest of our life to ensure that we have at least a reasonable lifestyle at all stages of our future.

Money is maths; despite the best efforts of cryptocurrency, we understand what it is, we can quantify it and model it. Time is everything that money isn't; highly subjective, impalpable, even perceived differently depending on where you are standing and how quickly you are moving!

Creating and working with a Financial Life Plan is seemingly about the money and the maths but it becomes a purely numerical exercise of little value if it is not directed by your own very personal understanding of how you value your time and money, and to what extent you want to save today to support and protect the person that you will be tomorrow. 

# Client Stories: meet Gareth & Nicola

We help people just like you to achieve the things that matter most to them in their lives



David Jones  
Financial Planner

**G**areth and Nicola came to see David when their old financial adviser retired. David helped them to get back on track financially, by taking some tax-free cash from Gareth's pension. David Jones is their financial planner.

### HOW HAS DAVID HELPED YOU?

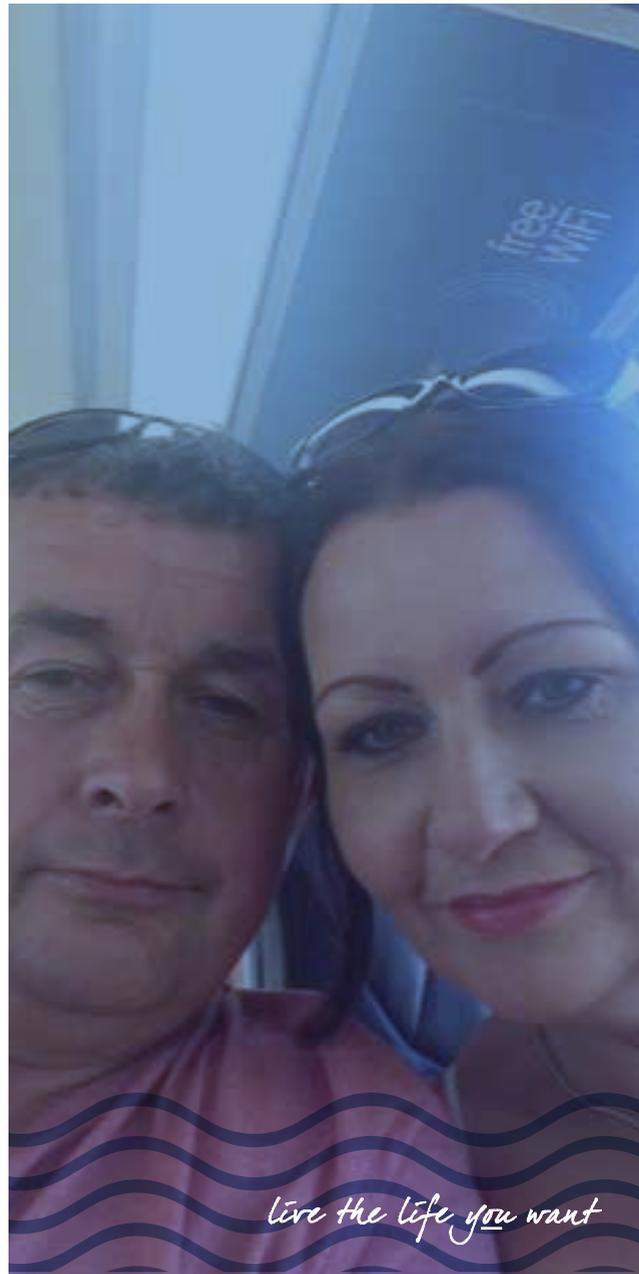
"When we met David, he advised us on taking some tax-free cash from Gareth's pension. Now we're in the black and on a much better footing. The next step is to do some retirement planning, so we've done the Budget Planner and are looking forward to seeing David again and planning for our future."

### WHAT IS THE BIGGEST BENEFIT OF WORKING WITH DAVID?

"David gave us excellent advice which has helped us enormously and we are now more comfortable that our finances are sorted out."

### HOW HAS DAVID MADE A DIFFERENCE TO YOUR LIVES?

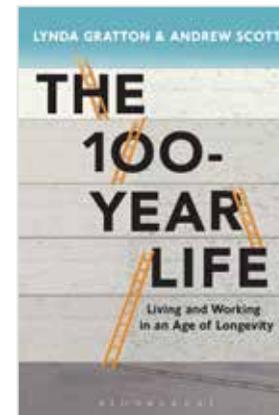
"We were so worried. But now that's it's all sorted it's such a relief and we feel we can start all over again. David's been marvellous and we would recommend anyone with financial worries to speak to him, as he explains everything so thoroughly and has given us excellent advice. We are truly thankful for the help and advice".



"David Jones has helped us enormously with advice about being able to take a percentage of Gareth's pension, and we are feeling more comfortable now that our finances have been sorted out. We've got peace of mind and can sleep at night, not having to worry about money. We count ourselves extremely lucky. David's been marvellous and we'd recommend him to anyone who's been in a situation like us."

# The FLP Book Club

We believe in a life well lived, and there can be few moments better than curling up with a good book to get a different perspective on life.



**THE 100 YEAR LIFE**  
BY LYNDA GRATTON  
AND ANDREW SCOTT

Many of us have been raised on the traditional notion of a three-stage approach to our working lives: education, followed by work and then retirement. But this well-established pathway is already beginning to collapse – life expectancy is

rising, final-salary pensions are vanishing, and increasing numbers of people are juggling multiple careers. Whether you are 18, 45 or 60, you will need to do things very differently from previous generations and learn to structure your life in completely new ways.

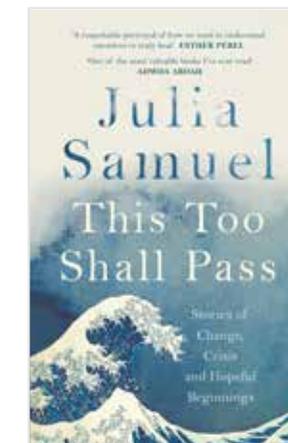
Drawing on the unique pairing of their experience in psychology and economics, Lynda Gratton and Andrew Scott offer a broad-ranging analysis as well as a raft of solutions, showing how to rethink your finances, your education, your career and your relationships and create a fulfilling 100-year life.

- How can you fashion a career and life path that defines you and your values and creates a shifting balance between work and leisure?
- What are the most effective ways of boosting your physical and mental health over a longer and more dynamic lifespan?

How can you make the most of your intangible assets – such as family and friends – as you build a productive, longer life?

The 100-Year Life is a wake-up call that describes what

to expect and considers the choices and options that you will face. You'll learn how to chart your current financial life and love your money, so you can love your life.



**THIS TOO SHALL PASS**  
BY JULIA SAMUEL

If change is the natural order of things, why do we struggle with the huge milestones in our lives?

At a time when even the most certain things feel disrupted, acclaimed psychotherapist Julia Samuel provides an antidote to the chaos we are all feeling.

In this Sunday Times bestseller, Julia draws on hours of conversations with her patients to show how we can learn to adapt and even thrive during our most difficult and transformative experiences.

From a new mother struggling with the decision to return to work, to a father handling a serious medical diagnosis, and a woman deciding whether to leave her husband for a younger lover, this book unflinchingly deals with the hard times in family, love, work, health and identity.

Illuminated by the latest social and psychological research, these 18 powerful and deeply intimate stories about everyday people will inform our understanding of our own unique response to change and improve the way we approach challenges.



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# More conversations with my Daughter

In the game of money, the superpowers of being young are ‘Time’ and ‘Patience’.



Lee Travis  
Financial Planner



**O**ne of our articles published in 2020 was called “Conversations with my Daughter”, and it imagined how a parent might try to communicate the financial wisdom they had accumulated, and maybe wished they had learned at an earlier age, to their young adult children.

We had so much positive feedback from the article that we thought it was worth updating (and dare we say improving) the original. Please see a summary version of the new and expanded article below.

As a young person entering the world of work and money it might feel as though you are at the bottom of a very long ladder looking up at others who are many rungs ahead. An often repeated accusation is that more fortunate generations have pulled up the “drawbridge” and are now hoarding their property and pension wealth.

It might seem that everything is stacked against you when you are at the beginning of your financial journey. Remember however that you have the precious gift of time on your side which, if you are able to combine it with patience and the capacity to listen and learn from the acquired wisdom of those who have gone before you, becomes a powerful recipe for understanding and taking control of your money.

It is hard to think in decades when you are only used to thinking in years, but a long term perspective, the superpower of those who have lived for decades, is at the heart of the wisdom listed here.

**SAVINGS ARE YOUR BEST INVESTMENT**  
It is no good being an investment expert if you have no capital to invest. Think of savings as paying yourself and do it as a priority every week or month before you spend on things you want rather than need. Even if you start with very small amounts, remember your superpowers of time and patience and let the maths of compound interest work its magic.

**THE POWER OF COMPOUND INTEREST**  
Understand the power of compound interest and discover why Einstein called it the “eighth wonder of the world”. It is a glorious gift given only to the young with the time to really benefit from it. Understand how relatively small amounts regularly invested over a prolonged period and consistently earning a return above inflation, can become life changing. Find (and keep) a compound interest table and see the difference over say 20 years of an investment that returns either 4% or 6%. You will be surprised and you will become more interested in where and how your money is invested.

**INVEST IN SHARES**  
Equity investing (shares rather than fixed interest) should be the driver of the investment returns you need to protect your money. Understand how shares have performed over the last 100 years. Shares will go up and down but, over the long term, history teaches us that they will rise by more than they fall. Nobody can forecast what stock markets will do tomorrow but, thanks to the wonderful law of averages,

(Cont. page 18)

The value of investments can fall as well as rise. You might get back less than you invested.

(Cont. from page 17)

we do have a pretty good idea how they will perform over the next few decades which, when you are young, is the only timescale you need to be concerned with.

#### AVOID SHORT TERM DEBT WHENEVER POSSIBLE

However tempting a new car might be, buying a depreciating asset with borrowed money can only ever be a decision you take with your heart and not your head. Credit card debt will always be like a financial millstone around your neck. Don't use it or, if you have to, get rid of it as soon as possible. The lender wins (they always do), you lose.

**LONG-TERM BORROWING TO BUY A PROPERTY** that is your main residence has been shown over the last 50 years to be a good financial decision. Over this period its value has increased at least as fast as inflation and you can finance it with a mortgage debt that will be eroded by inflation. Provided that tax rules are not changed, your share in any increased value will not be taxed.

#### THE RISK OF INFLATION

Inflation is the biggest guaranteed risk to your money because, very quietly, it will erode what your money can buy. This is why investing your money is not a choice. It is not a game that you can choose to play or not. It certainly isn't an activity just for the "rich", in fact the less money you have the more important it is to protect what you do have from the inevitable risk that is inflation.

#### USE YOUR TAX ALLOWANCES

The taxman wants to help you to build your wealth for the very good reason that if you can look after yourself then he will not have to! You are likely to spend more on tax (in all its forms) than anything else over your lifetime so use whenever possible the generous tax incentives that have been created to save into pensions and investments (they might not always be there!).

#### PENSIONS AREN'T BORING

I know you can't imagine it today, but one day you will have a fall in your earned income (it probably won't still

be called "retirement"), either through choice or because you are forced to by circumstances such as ill health. You will then need to live from the investments you have made (it might still be called a "pension"). This will happen. Pensions are not boring they are what will allow you to enjoy the lifestyle you want for what hopefully will be many decades of later life. Medical science is working hard to make sure you live to be at least 100, will your money be able to keep up?

**FIND SOMEONE TRUSTED TO GUIDE YOU** Find somebody with decades of financial wisdom who you can trust to help you. It is not their money so they can help you make good decisions without emotion, something you will never be able to do on your own, however financially literate you become. They should hold you to account for what you should be doing and tell you what you need to hear and not what you want to hear. Much of what you are reading here you might already know, but that doesn't mean that you will actually do it without somebody else to guide and nudge you.

#### CREATE A FINANCIAL PLAN

Build a 50-year financial plan and trust the maths! Sounds ridiculous? Here's the secret, building a plan, especially when you are young, is not about trying to predict the future. It is about understanding how your money works, what your choices are and the impact they can have. How can saving just £10 per week make any difference? Remember your superpowers of 'time' and 'patience' and let your plan do the maths. Now you can see what you could achieve with just a small change to your money habits, and it all starts to make sense.

Don't be afraid or embarrassed about understanding money. You should think about it as just another life skill that everybody should have which for some strange reason we prefer not to talk about at school or college. Managing your money wisely doesn't mean that you value money for its own sake only that you realise it is the tool you can use to achieve the things that really are important to you. Whether you like it or not, you need money every day of your life and the sooner you take control of it, the less time you will have to spend thinking or worrying about it. 🧠

## Meet the Team

We are here to help. Please feel free to contact any member of the team if you have anything that you would like to talk to us about.



#### THE PARKGATE TEAM:

Front row (left to right)

Jenny Daly (administrator), Paula Delaney (Personal Assistant), Suzanne Bradley (Personal Assistant), Danielle Dwyer (Senior Administrator), Robert Whittle (Partner), Ross Welsh (Administrator), Jessica Braidford (Administrative Assistant), Nicola Martin (Administrator), Llewela Charles-Jones (left the firm)

Middle Row (left to right)

Bill Elkin (Internal Compliance Support & Head of Para Planning), Lee Travis (Financial Planner), Joe Kelly (Paraplanning), Gareth Highton (Financial Planner), James Oliver (Assistant Paraplanner), Alan Hodgson (Financial Planner), Jackie Williams (Financial Planner), Barry Caldwell (Will Writer & Estate Planner, Parkgate Legal Services Ltd)

Back Row (left to right)

Dave Pryce (Operations Manager), David Jones (Financial Planner), Bill Ward (Senior Partner), Steve Braidford (Managing Partner), Lauren Brookes (Paraplanner), Sam Braidford (Intern), Hayley Lillioth (Reconciliations/Paraplanning Assistant).

The value of pensions and investments and the income they produce can fall as well as rise.

You may get back less than you invested.

Tax treatment varies according to individual circumstances and is subject to change.



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about your future



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Build and  
safeguard your wealth



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