LEXINGTON
WEALTH MANAGEMENT

RETIREE SERVICE

Lexington Wealth provides a comprehensive range of advice and support to retired clients. The package is all inclusive so you won't be billed every time you interact with our firm - everything you need, now and into the later years of your retirement is provided whenever you need it.

Our retiree service includes the following:

Regular meetings

We realise you will want to be seen regularly, the only question is how often. For most people an annual planning meeting is the core of this regular contact but if you (or we) feel that more regular meetings are necessary we can build them into your schedule.

Keeping you informed

During times like these clients have told us they would like to stay close and be kept informed on a regular basis, so that's exactly what we do.

Periodically we will be in contact regarding issues that affect you, just to keep you updated. None of this is long-winded or difficult to understand. If there is anything more complex we'll call and explain it to you directly.

Planner access

If you need to contact your planner between meetings we are available via a range of communication options, including:

- Telephone
- Email
- Zoom
- Text Messaging
- Twitter
- Facebook
- LinkedIn

> "Don't worry if some of these new-fangled options aren't for you. We're still happy to speak to you on the phone or face to face at any time."
>
> **Warren Shute, Certified Financial Planner**

Monitoring progress towards your goals

One of the highest value added tasks a planner can perform is to simply keep you focused on your real goals and objectives. We'll do that every planning meeting.

Introductions to other professionals

If you ever need another professional to deal with a specific issue (e.g. your Will, or a complex tax issue) we have an extensive and trusted network of contacts we can connect you with.

Helping with broader family financial issues

Sometimes other members of your family face challenges that you would like to help them through. These could include things like:

- Care home funding for your parents
- Paying for the education of grandchildren
- Help with property purchase or debt reduction for your children
- Gifting money safely, down through the generations

We provide advice on each of these matters, as part of our retiree advisory service.

Ongoing advice to take away the complexity

Our aim is to reduce the complexity associated with managing your financial affairs so you can plan for the future with clarity and ease. Below you will find a summary of the other services we provide.

Wealth Administration: removing the hassle

We simplify everything that can be simplified, speaking to you in a way you can understand without any jargon. We will take on as much or as little as you want us to - it is entirely up to you.

Income Management: sensible strategies

We make sure your income is stable and secure regardless of what is happening out in the world. Our goal is to create a strategy to ensure your money lasts as long as you do. Clients tell us this is one of the most reassuring aspects of working with us.

Estate Planning and Tax: protecting your assets

When it comes to estate planning you want to ensure the right funds end up in the right hands at the right time, without paying a fortune in tax to the government. Drawing on our years of experience and trusted network we can deal with your estate planning and IHT issues in a way that meets your exact requirements.

Investment Advice: managing risk and reward

Our investment approach is straightforward and sound. Most clients don't need to be taking risks in their retirement years, so we don't either. Slow and steady wins the race.

Tax Mitigation: make your money go further

Every bit of tax saved goes straight into your pocket. Smart tax planning can make your money last longer, providing you with more income each year so you can enjoy the retirement lifestyle you've worked hard for. This is a very important part of our service.

Pension Planning: guidance and advice

Pensions are extremely tax effective but unfortunately they are also very complicated and confusing. We can guide you through the pensions minefield, keeping it clear and simple at the same time.