Shrinking pension pot causing you sleepless nights?

Talk to us.

AAPEX WEALTH MANAGEMENT

We hear on an almost daily basis from our clients how worried they feel about the impact the last few years have had on their overall retirement pot value. We have some simple advice to follow if you feel like this too.

Re-focus   ●   Re-balance   ●   Re-vitalise

We work with our clients to reassure them that volatility in the markets is normal and with some advice and guidance, their portfolios can be adapted, aimed to achieve good performance whilst still tailored to individual risk appetites.

Unsure of when you will actually be able to retire?

We help people to calculate how close they are to the retirement they have always dreamed of! A vision that people who are approaching retirement have may look different due to inflation rates and shrinking retirement capital. Our advice to clients is to set aside a larger percentage of income for retirement savings.

Another concern is for those who have already retired, with the increasing cost of living comes the possibility of retirement pot shrinkage, at a higher rate than once hoped.

We can help!

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Is there a way to offset/avoid retirement losses?

Nobody can predict market performance but there are ways to reduce the risk, where possible. We work with our clients to ensure that retirement portfolios are balanced – we always tailor them to financial needs and risk appetite – a bespoke plan with our client at the heart of it.

Re-balance & Diversification

The concept of portfolio re-balance can be complex, but like anything in life, change happens, so over time, you may see that certain asset classes perform better than others. This may impact the risk weighting of your portfolio. We can assess the overall portfolio and re-balance out the mix of equities and bonds held, establishing a level of satisfactory risk. Portfolio splitting is conducted with the
 aim of reducing the risk of losses. Spreading between
varying asset classes, sectors and regions all help
diversify the overall portfolio, to offset any
potential ups and downs in individual fund
performances.

This information is not intended as advice. Please contact us for a no-obligation chat with a member of the Aapex Team.