

Questions to Ask Your Financial Planner About Retirement

Choosing the right financial planner is more than investment returns. It's about finding someone who can help you prepare financially and emotionally for the next stage of life. Use these questions to guide your conversations.

Key Question	Why It Matters
Have you embedded the FCA Thematic Review of Retirement Income into your advice process?	This ensures your planner is aligned with regulatory guidance and focused on sustainable retirement outcomes.
How do you help clients prepare emotionally, as well as financially, for retirement?	Retirement isn't just about money – emotional readiness is crucial for wellbeing.
Do you use cashflow modelling to illustrate different retirement scenarios?	Cashflow modelling helps you visualise different income, spending, and lifestyle options.
How do you ensure my retirement income remains sustainable for the long term?	A robust plan should protect against running out of money or overspending early in retirement.
Can you help me plan for flexibility, such as a phased or part-time retirement?	A gradual approach often leads to a smoother transition and improved wellbeing.
Do you review my plan regularly and adapt it as my circumstances change?	Regular reviews ensure your plan evolves with your life and financial situation.

A good financial planner won't just manage your money – they'll help you design a retirement that works for you. Use these questions to ensure you're getting the right support for a fulfilling retirement.