

**Lemons.life**

In partnership with Quilter Financial Advisers Ltd.

# Your Future Confidence Path Guide

Making sure you can retire on your terms.

**Lemons dot life.**

Time to plan.

**Your guide: Jessica Chantler**

Chartered Financial Planner

Quilter Financial Advisers Ltd.

## What this toolkit does

This document exists to take you from 'Will I have enough?' to 'I know exactly what I need to do.' That's it. You're not expected to become a pensions expert — you just need clarity on where you stand and what comes next.

Here's how the next 15 minutes work: a quick overview to cut through pension jargon, a simple prep sheet that makes Jessica's job easier, and a checklist to spot where you might have gaps. By the end, you'll know exactly what to expect when you talk to Jessica.

## Meet Jessica

*“As a qualified financial adviser, I help clients make informed decisions about their money, from retirement planning to investments and protection.*

*My focus is on understanding each client's goals and providing tailored advice to support their financial wellbeing.*

*With a commitment to clarity and confidence, I aim to simplify complex financial matters and deliver solutions that work for the long term.”*



## Why getting this sorted changes everything

You think about everyone else's future before your own. But retirement isn't some distant concept anymore — it's close enough that you need to know you're ready.

Here's why sorting this out matters:

- **Know when you can retire** — Stop guessing, start planning
- **Understand what you'll have** — Get a clear picture of your retirement income
- **Fix the gaps now** — Small changes today make a big difference later
- **Retire on your terms** — Not when you have to, but when you want to

## What needs reviewing. Explained simply.

**No jargon. No judgment. Just what you need to know.**

### Pension consolidation

Most women have pensions scattered across old jobs. Consolidating them makes it easier to see what you've got, reduces fees, and gives you more control.

**Good to know:** Consolidating pensions is not as simple as those online platforms make it look — there are pitfalls that could cost you. But I can help you through the process and remove the complexities for you. The value of pensions and the income they produce can fall as well as rise. You may get back less than you invested.

## State pension

Your state pension forecast tells you how much you'll get from the government. If you've got gaps in your National Insurance record, you might be able to fill them.

**Good to know:** You need 35 qualifying years for the full state pension (currently £11,500/year). Check your forecast at [gov.uk/check-state-pension](https://gov.uk/check-state-pension).

## Retirement income gap

The gap between what you'll get (state pension + workplace pensions) and what you'll actually need to live the life you want. Most people underestimate how much they'll need.

**Good to know:** If you want £30k/year but your pensions only give you £22k, you've got an £8k gap. Small increases in contributions now can close that gap.

## Inheritance tax and estate planning

If your estate (everything you own) is worth more than £325,000, your family could face a 40% inheritance tax bill. Proper planning can reduce or avoid this.

**Good to know:** Pensions don't usually form part of your taxable estate, making them a powerful inheritance planning tool, although this is due to change in 2027

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# The legal essentials: in plain-English

Planning your retirement isn't just about money. It's about making sure everything goes where you want it to.

## Your Will

If you don't have one, the law decides who gets what. If you've got dependents, a will also names guardians. Essential.

## Lasting Power of Attorney (LPA)

If something happens and you can't manage your finances, who steps in? Without an LPA, your family has to go to court. With one, it's sorted.

## Pension beneficiaries

Check your pensions still list the right people. If you've remarried, divorced, or had life changes, they probably need updating.

**Lemons.life can help:** We offer online wills from £100 — done in 20 minutes, legally binding, surprisingly painless. LPAs too.

# Your Future Confidence Prep Sheet

You've done the reading. Now the bit that actually helps Jessica help you. This takes about 5 minutes, and rough answers are absolutely fine. Jessica would rather know you're 'not sure' than have you guess perfectly.

*Quick answers only — you're not expected to know everything. This just helps Jessica understand where you're starting from.*

<b>Your Current Pension Situation</b>	
How many different pensions do you have?	<input type="checkbox"/> 1 <input type="checkbox"/> 2-3 <input type="checkbox"/> 4+ <input type="checkbox"/> Not sure
Do you know your total pension value?	<input type="checkbox"/> Yes: £_____ <input type="checkbox"/> No <input type="checkbox"/> Rough idea
When did you last review your pensions?	<input type="checkbox"/> Last year <input type="checkbox"/> 2-5 years <input type="checkbox"/> Never
Have you checked your state pension forecast?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> What's that?
<b>Your Retirement Picture</b>	
When do you want to retire?	Age: _____ or <input type="checkbox"/> Not sure yet
What annual income would you need in retirement?	£_____ /year (rough guess is fine)
Will your mortgage be paid off by retirement?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not sure
<b>Estate Planning</b>	
Do you have an up-to-date will?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Out of date
Roughly, what's your estate worth? (property + savings + pensions)	£_____ or <input type="checkbox"/> No idea
<b>What You Want to Achieve</b>	
<input type="checkbox"/> Know when I can actually retire <input type="checkbox"/> Understand if I'll have enough <input type="checkbox"/> Consolidate my old pensions	(tick what matters most) <input type="checkbox"/> Fix gaps in my retirement plan <input type="checkbox"/> Inheritance tax planning <input type="checkbox"/> Other: _____
<b>Your Main Concerns</b>	
(write whatever comes to mind)	

## Your Future Confidence Checklist

One last thing — a quick visual audit. This isn't about making you feel bad about what's missing. It's about giving Jessica a clear picture of where you're starting from, so she can focus on what actually matters to you.

- Pension review** — When did you last check your pension statements?
- State pension forecast** — Do you know how much you'll get from the government?
- Pension consolidation** — Have you considered bringing old pensions together?
- Retirement income gap** — Do you know if you'll have enough?
- Retirement age** — Do you know when you can realistically retire?
- Will** — Do you have an up-to-date will?
- LPA** — Has someone been appointed to manage finances if needed?
- Pension beneficiaries** — Are they up to date?
- Inheritance tax** — Do you know if your estate will face a tax bill?
- Retirement budget** — Do you know what you'll actually need to live on?

*Anything with an empty box isn't a failure — it's just showing Jessica where to focus your conversation.*

## Ready to talk?

You don't need to have it all figured out. You don't need to understand pension jargon. You don't need to know exactly when you want to retire.

You just need to start the conversation. That's Jessica's job — to meet you where you are and give you clarity on what comes next.

**We start where you are,  
not where you think you should be.**

**Book a call with Jessica.**

**Go to: [Lemons.life/Jessica](https://Lemons.life/Jessica)**

