amgwealth

Chartered Financial Planners

Your guide to: Retirement Planning

Your essential guide to help you build wealth and create financial security



Retirement is changing

People are living longer. That's great news for us all, but it comes with big financial challenges. In the past, many relied on generous workplace pensions or the State Pension to provide for life after work. Today, that's no longer enough for most people.

As our population ages, future generations are being asked to take more responsibility for their own income in retirement. That means careful planning is essential.
At AMG Wealth, we help you prepare for that future with clear, tailored advice so you can feel confident about the years ahead.

Why retirement planning matters

Longer lives mean longer retirements...
Many people will spend 20 years or more in retirement. That's a long time to rely on savings or a pension income. Without a plan, you risk running out of money when you need it most.
The cost of living is rising...
Inflation can quietly eat away at your income over time. What feels like enough today might not be enough in ten years.
The State Pension won't stretch far...
At £241.30 per week, the full State Pension is not designed to fund the lifestyle most people hope for.

How can AMG help?

We understand that retirement is personal. It's not just about numbers. It's about your lifestyle, your family and the legacy you want to leave behind. Here's how we work with you:

1. Clarity on your goals
We'll help you define what a good retirement looks like for you. Whether it's travelling, helping family or simply enjoying peace of mind, we start by understanding what matters most.

2. A plan tailored to you
Everyone's financial journey is different. We create a strategy that fits your needs and goals, using the most appropriate pension solutions, tax wrappers and investment tools available through St. James's Place.

3. Confidence through expert advice
Having an adviser by your side helps you stay focused on the long term and ensure the plans you have in place remain relevant for your needs, circumstances and objectives.

4. Flexibility for life's changes
Retirement is a journey, not a destination. We'll adapt your plan as life unfolds, making sure it stays aligned with your changing needs.

5. Peace of mind
There's comfort in knowing you've taken the right steps. Our advice helps you make informed choices today so you can enjoy tomorrow with less worry.

It's your future, take control of it!

We have an increasing responsibility to fund our futures. Over 54% of people believe that financial responsibly lies with individuals*.

Taking advice today could make all the difference tomorrow. At AMG Wealth, we give you the tools and guidance to face the future with confidence.

We help you define your goals, understand your options, and make smart, informed decisions — so your retirement can be the time of life it's meant to be.

Let us help you build the retirement you deserve.

*Opinium surveyed 6,000 UK adults nationwide between 23rd December 2024 and 17th February 2025 for SJP's Retirement Report 2025. As part of investigating into total pension wealth and confidence in reaching retirement living standards, additional research was conducted amongst a nationally representative sample of 2,060 adults aged 16+ between 26th and 28th March 2025.



What next?

If you would like to discuss how we can help you take control of your future, we are ready to help you take those next steps.

Get in touch today.

email

Our friendly team is here to support | info.amg@sjpp.co.uk

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AMG Wealth is a trading name of AMG Wealth Management

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SJP Approved 16/11/2026

Senior Partner Practice

St James's Place