

Who gives a CRP about CRPs?

CRP: Centralised Retirement Proposition



“Your clients already do, whether they realise it or not. Retirement portfolios increasingly need to do two jobs at once.”

Sarah Lyons, Chief Customer Officer

For many advice firms, accumulation and decumulation have been seen as separate planning challenges rather than part of a unified investment strategy.

Those days are gone. Now, advisers are tasked with balancing two competing objectives:



Sustainable retirement income to meet long-term spending needs



Flexible access to capital for gifting, legacy and estate planning

Without clear separation, the objectives blur. Income decisions are influenced by tax planning. Gifting decisions are constrained by income needs. And portfolios become harder to explain, manage, and defend.



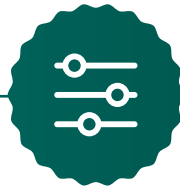
Why does that matter?

Even if they don't call it a CRP, research shows that firms that centralise and clearly structure their retirement proposition are better placed to deliver both objectives.

The key is separating the purpose of the portfolio, not just assets within.
That typically means:



An income-focused component designed for stability and withdrawals



A separate "headroom" component designed for flexibility and gifting capacity



Clear rules for how and when each is used within a broader plan

This creates clarity for advisers and clients and reduces the ongoing pressure to make ad hoc trade-offs between income and tax efficiency.



Give clients the confidence to spend in retirement while keeping wealth accessible for what matters next – gifting, legacy planning, and managing Inheritance Tax.

Join the retirement revolution with Parmenion

Parmenion helps advisers separate retirement income from longer-term capital, with a solution that keeps everything beautifully simple.

Let's Talk: for more retirement expertise reach out to the Parmenion team.

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