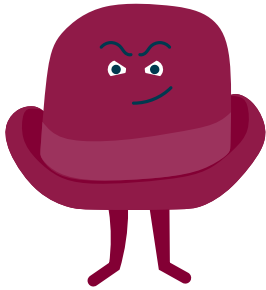


Parmenion

The nine nemesis: *meet Tax*

Tax is no longer a supporting detail in retirement planning. It's now one of the main forces shaping decisions and driving outcomes.



“Einstein wasn’t wrong when he said the hardest thing in the world to understand is the income tax.”

Sarah Lyons, Chief Customer Officer

What’s changed?



Inheritance Tax is now influencing how and when wealth is passed between generations.



Income sequencing has become a tax-planning exercise – and now central to retirement outcomes.



Pension contributions are increasingly part of broader tax and financial planning strategy.



Capital Gains Tax is driving investment behaviour and portfolio activity.



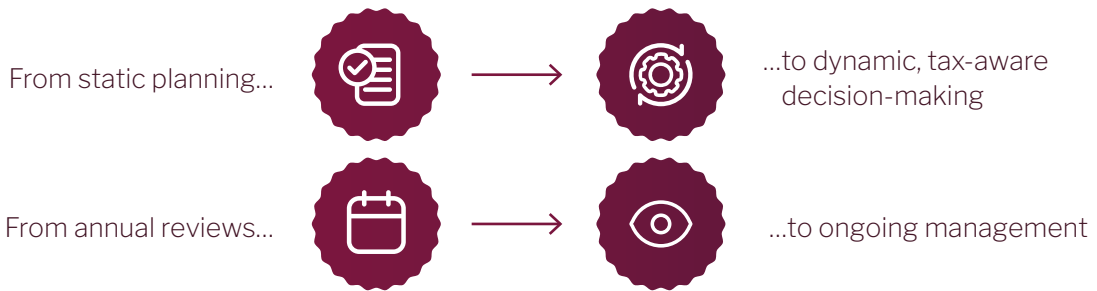
Product choice is led more and more by tax efficiency.



Retirement income is being structured around tax bands and thresholds.

The tax implications for revolutionary retirement advice

The direction of travel has changed:



 Small tax decisions now drive **big** retirement outcomes.

The advice emphasis is now on:



Join the retirement revolution with Parmenion

We're updating our tools and capabilities to help advisers deal with a more tax-driven retirement landscape. That means more flexibility, better visibility, and more control where it matters - across withdrawals, portfolio changes, and ongoing client decisions.

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

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