

# Preparing for retirement Where do you start?

When you stop working, you'll want enough pension income to maintain your lifestyle. That's what preparing for retirement is all about: **ensuring your pension covers the expenses needed for a comfortable life.**

It can be hard to know where to begin, and thinking about how far you have to go can feel daunting. That's why we're here to help with **six key steps to guide your retirement journey:**



01

## Start building your savings to meet your needs or goals

Begin by creating a **savings buffer** worth around three to four months of income.

Keep it in an easy-access account for both expected and unexpected costs, from holidays and home repairs to time off work.



02

## Maximise pension contributions and employer benefits

Make sure you pay in enough to your workplace pension to get the full match, as this is an immediate boost to your retirement savings. Also review tax relief, salary-sacrifice options and any unused allowance rules to **ensure you're using all available tax-efficient options**.



## Don't concentrate your wealth

03

**Don't tie up all your savings in one place** — If most of your money is in a single, illiquid asset, you may have to sell at a bad time if you need cash. Keeping a portion of your savings in liquid investments helps cover short-term expenses and gives you flexibility when markets move.

04

## Diversify\* your investments

The advice "don't put all your eggs in one basket" is particularly true when it comes to saving for your retirement. **Spreading your investments across different types of assets** – like shares, bonds, and diversified\* funds – can help reduce risk when markets fluctuate.



## Know your risk profile

05

Everyone's comfort with risk is different. Some prefer higher-risk investments for the chance of greater returns; others value stability. **Understanding your risk profile helps you choose investments that fit your goals** (and let you sleep at night!).



\*Diversification does not guarantee a profit or protect against a loss.

## Keep checking in to stay on target

It's important to keep a close eye on **your pensions and savings** from time to time to make sure they are developing as you need them to and to ensure they are still aligned to your goals.



## Build a retirement to look forward to

What matters most to you – home ownership, maintaining your lifestyle, helping your children, or leaving a legacy? Whatever your priorities, **staying on track is key**. A financial advisor can help you clarify your goals, understand your risk tolerance, and create the right retirement plan.

**Take the small steps today for a brighter future and contact a financial advisor to build your plan**

## Important Information

Unless otherwise stated, all information contained in this document is from Amundi Asset Management S.A.S. and is as of 19 January 2026. Diversification does not guarantee a profit or protect against a loss. The views expressed regarding market and economic trends are those of the author and not necessarily Amundi Asset Management S.A.S. and are subject to change at any time based on market and other conditions, and there can be no assurance that countries, markets or sectors will perform as expected. These views should not be relied upon as investment advice, a security recommendation, or as an indication of trading for any Amundi product. This material does not constitute an offer or solicitation to buy or sell any security, fund units or services. Investment involves risks, including market, political, liquidity and currency risks. Past performance is not a guarantee or indicative of future results.

Date of first use: 19 January 2026

Doc ID: 4772176