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MARKETING DEPLOYMENT GUIDE

The 12 Months Before Retirement



*A Checklist for Getting It Right
Client Acquisition Campaign Strategies*

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EVALUATION COPY

About This Guide

This guide explains how to deploy “The 12 Months Before Retirement” checklist across multiple marketing channels for client acquisition. Pre-retirees are the highest-value prospects for adviser firms, and this document is designed to capture them at the most critical financial decision point of their lives.

Important: Financial Promotions Compliance

Every item of marketing material in this guide, including email templates, social media posts, and landing page copy, constitutes a financial promotion under FSMA Section 21 when used by an authorised firm. Each item must be reviewed and approved by your compliance function before use, in addition to the core guide itself.

1. Strategic Purpose

1.1 Why Pre-Retirees Are High-Value Prospects

Pre-retirees represent the most valuable segment for adviser firms:

- Significant assets: Typically £200,000 to £500,000+ in pensions and investments
- Urgent decisions: Facing irreversible choices within 12 months
- Long-term clients: Typically 12–15+ years of ongoing relationship
- Strong referrals: Peers in similar situations, professional networks
- High conversion: Genuine need for guidance at this life stage

1.2 What This Document Does

The checklist serves dual purposes:

1. Demonstrates complexity: Shows prospects there’s more to retirement planning than they realised
2. Positions advice as essential: Professional guidance becomes prudent risk management, not optional luxury

The psychology: Reader finishes thinking “I’m glad I have this checklist, but I’d feel much more confident with a professional guiding me through it.”

1.3 Target Audience Profile

Primary targets:

- NHS doctors and consultants approaching NHS Pension age
- Business owners planning to sell or step back
- Senior partners in professional firms (solicitors, accountants, architects)
- Headteachers and senior teachers approaching Teachers’ Pension age
- Senior managers and directors in corporate roles
- Engineers, architects, and technical professionals

2. Website Lead Capture

2.1 Landing Page Strategy

Create a dedicated landing page offering the checklist as a free download in exchange for contact details. This is your primary lead generation mechanism.

Landing Page Headline Options:

“The 12 Months Before Retirement: Are You Ready?”

“Retiring Soon? Here’s What to Get Right in the 12 Months Before You Stop Working”

“A Complete Checklist for Getting Retirement Right”

Landing Page Body Copy:

You've spent decades building your career and accumulating wealth. The decisions you'll make in the next 12 months will determine how effectively you can use that wealth throughout your retirement. Many of these decisions are irreversible:

- Once you purchase an annuity, you can't change your mind
- Once you transfer out of a defined benefit pension, you can't transfer back
- Tax-free cash taken at the wrong time can cost thousands

Our detailed checklist covers everything you need to consider: State Pension, DB and DC pensions, tax-free cash, withdrawal strategies, protection, and estate planning. Download your free copy so nothing is missed.

2.2 Form Fields

Keep the form short to maximise conversions:

- Name (required)
- Email (required)
- Planned retirement date (optional but valuable for segmentation)
- GDPR consent checkbox (required)

3. Email Marketing Campaigns

Privacy and Electronic Communications Regulations 2003 (PECR)

All email campaigns must comply with the Privacy and Electronic Communications Regulations 2003 (PECR). You must have either explicit consent or a qualifying soft opt-in from each recipient before sending marketing emails. Your compliance function should confirm your firm's PECR position before launching any email campaign.

3.1 Industry Benchmarks

Financial services email benchmarks: approximately 45% open rates, 3% click-through rates. A campaign to 500 contacts might realistically generate 225 opens, 15 click-throughs, and 3-5 meeting requests.

3.2 Immediate Delivery Email

Subject: Your Retirement Checklist is Ready

Dear [Name], Thank you for downloading "The 12 Months Before Retirement: A Checklist for Getting It Right." As you'll see, there's a lot to consider. The guide covers: • State Pension: checking your forecast, buying additional years, deferral decisions • Defined Benefit Pensions: understanding your options, the transfer question, McCloud remedy considerations • Defined Contribution Pensions: drawdown vs annuity, sustainable withdrawal rates • Tax-Free Cash: timing, phasing, and what to do with it • Tax-Efficient Withdrawals: sequencing to minimise your tax bill • Protection and Estate Planning: making sure nothing is overlooked. Many of the decisions you face are irreversible. Getting them right matters. If you'd like to discuss your specific situation, I offer a no-obligation initial meeting to review your retirement plans. When you're ready, I'm here to help. Best regards, [Adviser Name]

3.3 Follow-Up Sequence

Email 2 (Day 3) | Subject: Did the checklist raise any questions?

Dear [Name], I wanted to check whether you'd had a chance to work through the retirement checklist. Many readers find the sections on tax-efficient withdrawals and DB pension options particularly thought-provoking. There's often more complexity than people expect. One point that catches many people: the Money Purchase Annual Allowance. Once you take any taxable income from a DC pension, your future pension contribution allowance drops from £60,000 to £10,000. If you're still working and contributing, this matters. If working through the checklist has raised questions about your situation, I'd be happy to discuss. A 30-minute conversation is often enough to clarify the key decisions. Best regards, [Adviser Name]

Email 3 (Day 7) | Subject: The decisions that cannot be undone

Dear [Name], The retirement checklist highlights several irreversible decisions: • Annuity purchases: once bought, you can't change your mind • DB pension transfers: once transferred, you can't go back • Tax-free cash timing: opportunities missed are gone forever. These aren't decisions to rush. But they're also not decisions to delay until options become limited. The 12 months before retirement is when you have maximum flexibility. If you'd value a second opinion before making any irreversible decisions, I'm here to help. Best regards, [Adviser Name]

Email 4 (Day 14) | Subject: How other professionals approached retirement

Dear [Name], Over the years, I've worked with many professionals approaching retirement: NHS consultants, senior teachers, partners in law and accountancy firms, business owners. What they've got in common: successful careers, significant pension benefits, and limited time to research the complexities of decumulation. What surprised many of them: how much difference good planning makes. Meaningful tax savings are often achievable over the first five years of retirement when withdrawal sequencing is optimised for individual circumstances. If you'd like to explore what planning might look like for your situation, I offer a no-obligation initial meeting. No pressure, no obligation, just a chance to see whether working together might make sense. Best regards, [Adviser Name]

4. LinkedIn Content

FCA Social Media Guidance

The FCA has published specific guidance on social media financial promotions (FG15/4 and FG24/1). Each social media post must be standalone compliant, including appropriate risk warnings or disclaimers even within character limits. Your compliance function should review all social media content against this guidance before publication.

4.1 Content Series Strategy

Extract key insights from the checklist as a series of posts. Target: professionals aged 55–65 in your network and second-degree connections.

Post 1: The Irreversible Decisions

Retiring in the next 12 months? Some decisions you'll make can't be undone: • Buy an annuity: you can't change your mind • Transfer a DB pension: you can't go back • Take tax-free cash: the timing matters forever. These aren't decisions to rush. But they aren't decisions to delay either. The 12 months before retirement is when you have maximum flexibility. Use it wisely. #RetirementPlanning #Pensions #FinancialPlanning

Post 2: The State Pension Gap

You need 35 qualifying years of National Insurance for the full State Pension. Many professionals have gaps (career breaks, time abroad, years in contracted-out schemes). You can buy additional years. Current cost: £923 per year. Potential benefit: up to £342 per year for life. That's a potential return that's hard to match elsewhere. But there are deadlines. Have you checked your record? gov.uk/check-state-pension #StatePension #RetirementPlanning #NationalInsurance

Post 3: The DB Pension Question

Should you transfer your defined benefit pension? In most cases: No. You'd be giving up: • Guaranteed income for life • Inflation protection • Spouse benefits after your death. In exchange for: • Investment risk • The possibility of running out of money. There are exceptions. Serious health concerns. No dependants. Specific estate planning needs. But the bar is high. And if your transfer value exceeds £30,000, advice is legally required. #Pensions #DBPension #RetirementPlanning

Post 4: The Tax Window

If you retire before State Pension age, you have a valuable opportunity. With no State Pension filling your Personal Allowance, you can draw from pensions while staying in lower tax bands. Once the State Pension starts (currently £11,973/year), it'll push other income into higher brackets. The years between retirement and State Pension age are your tax planning window. Use them wisely. #TaxPlanning #RetirementPlanning #Pensions

Post 5: The 4% Rule

You may have heard of the "4% rule" for retirement withdrawals. The idea: withdraw 4% of your initial fund value per year, adjusted for inflation, and you've got a reasonable chance of lasting 30 years. But it's got limitations: • Based on US market data • Assumed a 30-year horizon • Does not account for sequence of returns risk. Your sustainable withdrawal rate depends on: • Your asset allocation • Your time horizon • Your tolerance for running out of money. It's a starting point, not an answer. #RetirementPlanning #Drawdown #FinancialPlanning

5. Professional Referral Networks

5.1 Accountants

Accountants serve clients approaching retirement and are well-positioned to identify referral opportunities

Introduction Script

"I have produced a detailed retirement planning checklist that you might find useful to share with clients approaching retirement. It covers State Pension, DB and DC pensions, tax-free cash, withdrawal strategies, and estate planning. It's educational, not a sales pitch, but it does highlight the complexity involved. Clients often come back saying they hadn't realised how much there was to consider. Would you like some copies for your waiting room?"

5.2 Solicitors

Solicitors handling estate planning, business sales, and divorces often encounter clients with pension planning needs.

Introduction Script

"When you are working with clients on wills, LPAs, or business succession, they often have pension questions you can't answer. I've got a retirement planning checklist that might be useful. It covers the key decisions people face in the 12 months before retirement. It's a good way to demonstrate that you have connections who can help with the bits outside your expertise."

5.3 NHS and Teachers' Pension Specialists

If you specialise in NHS or Teachers' pensions, the checklist can be customised with scheme-specific content and distributed through:

- Hospital trust HR departments
- BMA local committees
- Teaching unions (NASUWT, NEU)
- School business managers

Compliance Note

Distribution through institutional channels such as hospital trusts, unions, and schools should be discussed with your compliance function. The distributing firm remains responsible for confirming that any channel used for distribution is compliant with Section 21 FSMA and the Financial Promotion Order.

5.4 McCloud Remedy as a Campaign Trigger

The McCloud remedy creates a powerful and time-sensitive marketing opportunity for firms targeting NHS and Teachers' Pension members.

What Is Happening

Between 2024 and 2026, NHS Pensions and Teachers' Pensions are issuing "Remediable Service Statements" to all members who were in service during the remedy period (1st April 2015 to 31st March 2022). These statements show benefits calculated under both legacy scheme rules and reformed scheme rules, and members must eventually choose which to take.

This affects hundreds of thousands of people, and most of them don't know what the letters mean or how to evaluate their options.

Why This Matters for Client Acquisition

The McCloud remedy is:

- Genuinely confusing: even financially literate professionals struggle to understand the choice they face
- Consequential: the difference between options can be thousands of pounds per year in retirement income
- Time-sensitive: statements are arriving now, creating natural urgency without manufactured pressure
- Under-served: most people have nowhere to turn for clear explanation
- High-value: NHS consultants and senior teachers are exactly the affluent professionals adviser firms want as clients

This isn't manufactured urgency. It is a real administrative event creating genuine confusion among your ideal target market.

Campaign Approaches

LinkedIn Content Series: Position yourself as someone who actually understands public sector pensions:

- "Received a letter from NHS Pensions about something called 'McCloud'? Here's what it actually means..."
- "The McCloud remedy choice isn't as complicated as it looks, but it does require careful thought. Here's the framework..."
- "Three things NHS consultants should check before making their McCloud decision..."
- "Teachers' Pension members: your McCloud statement is coming. Here's how to prepare..."

Dedicated Landing Page: Headline: "Understanding Your McCloud Remedy Options" / Subhead: "Clear guidance for NHS and Teachers' Pension members facing the remedy choice" / Offer: Download of the "12 Months Before Retirement" checklist, positioned around the McCloud decision.

Referral Partner Angle: Accountants serving NHS consultants and medical practices are fielding McCloud questions they cannot answer. Position your checklist as something they can share:

Referral Script

"Your clients are receiving McCloud letters and asking what to do. I've prepared a guide that explains the context. Happy to provide copies for your waiting room or to email to clients who ask."

Webinar Opportunity: "Understanding the McCloud Remedy: A Plain-English Guide for NHS Pension Members" (45 minutes):

- What McCloud is and why it happened (10 mins)
- What the Remediable Service Statement shows (10 mins)
- How to evaluate the choice (15 mins)
- Questions to ask before deciding (10 mins)

Position as educational, not sales. Attendees who want help with their specific situation will ask.

Compliance Note

All McCloud content must remain educational. Explain the choice; do not recommend an outcome. The checklist correctly positions professional advice as valuable without claiming to provide it.

6. Seminars and Webinars

6.1 Webinar Structure (60 minutes)

Time	Topic	Key Content
0–5 mins	Introduction	Why this period matters
5–15 mins	State Pension	Forecast, NI gaps, deferral
15–25 mins	DB and DC Pensions	Options, transfers, McCloud, drawdown vs annuity
25–35 mins	Tax Planning	Tax-free cash, withdrawal sequencing
35–45 mins	Protection and Estate	What changes at retirement
45–60 mins	Q&A	Audience questions

6.2 Registration Email

Subject: Free Webinar: The 12 Months Before Retirement

Are you within 12 months of your planned retirement date? Join our free webinar to learn about the critical decisions ahead: • State Pension: gaps, deferral, and buying additional years • DB Pensions: understanding your options (including McCloud remedy for NHS/Teachers) • DC Pensions: drawdown vs annuity (how to choose) • Tax Planning: sequencing withdrawals to minimise your tax bill • Protection and Estate Planning: what changes at retirement. This is an educational session, not a sales pitch. You'll leave with a clearer understanding of what you need to consider. [Date] | [Time] | Online. Register here: [Link]

7. Realistic Expectations

Channel	Realistic Outcome	Notes
Website download	5–15 leads per month	Depends on traffic
Email to 500 contacts	225 opens, 15 clicks, 3–5 meetings	Industry benchmarks
LinkedIn series	Visibility, 0–2 enquiries	Credibility building
McCloud-focused LinkedIn	2–3 enquiries per month	Higher conversion (targeted)
Webinar (50 registrations)	25 attendees, 3–7 enquiries	Higher conversion
Professional referrals	1–3 referrals per quarter	Long-term relationship

7.1 Client Lifetime Value

Pre-retirees who become clients typically represent 12–15+ years of ongoing relationship. If average annual revenue per client is £2,000–3,000, each new pre-retiree client represents £24,000–45,000 in lifetime value. Even modest conversion rates justify significant investment in this segment.

7.2 Keeping the Conversation Going

If you're working with clients who've already retired or who are thinking about later life-stage planning, the Inheritance Tax and Estate Planning Guide covers the natural next conversation. For clients questioning whether professional advice is worth the cost, Making Sense of Financial Advice addresses that objection directly.

8. Compliance Checklist

Before Distribution

- Firm name inserted in all placeholders
- Contact details verified and correct
- FCA registration number (FRN) included
- Financial figures verified as current for the tax year of distribution
- McCloud remedy status verified at distribution date
- Document date updated to reflect distribution date
- Compliance sign-off obtained from firm's compliance function
- All email templates reviewed against PECR 2003 requirements
- All social media content reviewed against FCA guidance FG15/4 and FG24/1

Record Keeping (COBS 4.11)

- Master copy of document filed
- Record of distribution dates and channels maintained
- All supporting materials (emails, posts, ads) archived
- Records retained for minimum period required by FCA rules

This guide is provided to support FCA-compliant marketing of "The 12 Months Before Retirement." All campaigns should be reviewed by your compliance function before launch.



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