



BUILDING WEALTH IN 2026

JASON SOMERS Independent Financial Adviser

For many people, the start of a new year is a natural time to think about the future.

You may already be saving regularly, contributing to pensions, or putting money aside for the years ahead. But building real, long-term wealth isn't just about saving more, it's about making sure your money is working in the most efficient way for your goals.

As we move into 2026, having a clear financial plan in place has never been more important.

It starts with strong foundations

Having accessible savings for emergencies and short-term needs remains essential. Cash plays an important role in financial security and peace of mind.

But once those foundations are in place, the next step for many people is making sure the rest of their money is positioned to support longer-term ambitions, such as retirement, helping family, or creating future financial freedom.

This is where thoughtful planning really comes into its own.

A changing landscape

Tax rules, allowances and financial markets are constantly evolving. What made sense a few years ago may not be the most effective approach today.

Reviewing your position regularly can help ensure you are:

- Making the most of available tax allowances
- Balancing security with long-term growth potential
- Keeping your plans aligned with your life and priorities
- Staying on track for retirement and other key milestones

For those already working with an adviser, this ongoing review is a key part of keeping your financial plan relevant and effective.

For others, it can be the first step towards bringing structure and clarity to your finances.

The value of advice

Building wealth over time rarely comes down to one big decision. It's more often the result of steady, well-informed steps taken consistently.

A financial adviser can help by:

- Understanding your personal goals and timeframes
- Recommending strategies tailored to your circumstances
- Helping you make the most of tax-efficient opportunities
- Providing reassurance and perspective during uncertain times

Rather than managing everything yourself, it's about having someone alongside you to guide the journey and help you stay focused on the bigger picture.

Small actions, long-term impact

Even modest, regular contributions can make a meaningful difference over time when supported by a clear plan.

Whether you are:

- Just starting to build your savings
- Reviewing existing arrangements
- Thinking more seriously about retirement
- Or simply wanting to sense-check that you're on the most suitable path

Taking the time to review your approach can help ensure your finances are working as hard as they should be for your future.

A good time to take stock

The start of a new year is a natural opportunity to take stock. It can be a good time to reflect on whether you are making the most of available allowances, whether your current strategy still feels right, and whether you feel confident about the direction you are heading.

For existing clients, these conversations will already form part of regular reviews and ongoing planning. For those not currently taking advice, a simple conversation can often bring clarity, confidence and a clearer sense of direction.

Looking ahead with confidence

Building wealth is not about trying to predict markets or making complex financial decisions alone. It's about having a well-structured plan that evolves as your life does.

With the right support and guidance, 2026 could be a valuable opportunity to take positive steps towards the future you want to achieve.

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FOR A FREE INITIAL CONSULTATION CONTACT

JASON SOMERS Independent Financial Adviser

T: 0345 643 0770 E: wealth@mycontinuum.co.uk

www.mycontinuum.co.uk

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