

Happy New Year from London and Colonial

Dear Adviser



As we step into 2026, it's the perfect time to reconnect with clients, refresh plans, and help them start the year with clarity and confidence. Thank you for your continued partnership, we look forward to supporting you and your clients throughout the year ahead.

You may have seen the news: Meridian VII Ascend, a consortium of industry specialists and management, has agreed a transaction to acquire Global Pension Corporation (GPC), formerly STM Group - subject to standard regulatory approvals This is a great result for us - Click here to read the full update.

Start the Year Strong - Encourage New-Year Financial Check-Ins

As clients plan their year to include holidays, career moves, family milestones, January is a perfect moment to reconnect and ensure client's financial plans and circumstances remain aligned.

A timely check-in helps clients feel supported and gives you an opportunity to surface new goals, adjust strategies, and reinforce good habits.



Why now?

- Fresh goals, fresh momentum: New intentions are set; capture the energy before routines take over.
- Changing rules and allowances: Annual updates can create both risks and opportunities. Clients value guidance on what's new and what's next.
- Life changes: From property decisions to family events, early conversations prevent last-minute scrambles later in the year.

How we can help

- Ready-to-use resources: We can provide templated client communications in a wide range of formats.
- Document support: If you'd like technical materials explained in client-friendly explainers, we can offer compliant resources you can share on.
- Team access: Book a session with our Business Development team to explore planning ideas, case studies, and how to position solutions for different client segments.

Who's a winner?

You may remember we ran a Christmas Prize Draw, for which we're ever so pleased to offer a M&S Delights of Christmas Hamper, worth £100 to Nigel Walker of Carnwyllon Wealth Management Ltd, who told us, 'That's the first prize I've ever won'. We hope you enjoy the goodies, Nigel look out for more prize give-aways in the coming months.

Product Spotlight

This month we focus on our Flexible Life Annuity ('FLA') which is a flexible unit-linked purchased life annuity, written on a single life basis.
It is designed to allow clients the freedom to choose the level of income they need at outset, then adjust the level and frequency of payments whenever they wish.

Being unit-linked, your client's investment can remain invested within the market. There is a wide range of permitted investments which allows you to select an appropriate portfolio to maintain a steady income, based on your client's attitude to risk.

The FLA can be purchased in conjunction with a London & Colonial Assurance ('LCA') Preference Share to ensure that, should there be an unplanned residual balance sitting in a client's Cell upon their death, those funds are returned to their estate and not retained by LCA. Find out more about the LCA Preference Share by visiting our secure document library.

Talking Points

This month we share with you our top conversation starters for a high-impact review:

1. **Goals & priorities:** What matters most this year? Any changes to retirement timing, education funding, or major purchases?
2. **Savings and allowances:** How to make the best use of this year's ISA/pension allowances and avoid "use-it-or-lose-it" pitfalls.
3. **Tax-planning hygiene:** Check harvesting strategies, expected gains/income, and whether timing adjustments could improve efficiency.
4. **Retirement funding & income design:** Are contributions on track? Does the decumulation plan still fit risk, time horizon and spending?
5. **Protection review:** Do life, critical illness and income protection still match today's needs—especially after any life events?
6. **Estate & beneficiary details:** Confirm nominations, ownership structures and documentation are current and coordinated.
7. **Investment alignment:** Rebalance where needed; revisit risk capacity after market moves and personal changes.

Click here for full product information

If you'd like information in a different format or need a version with more technical details or compliance notes, just let me know!

LinkedIn Email

All the best,



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