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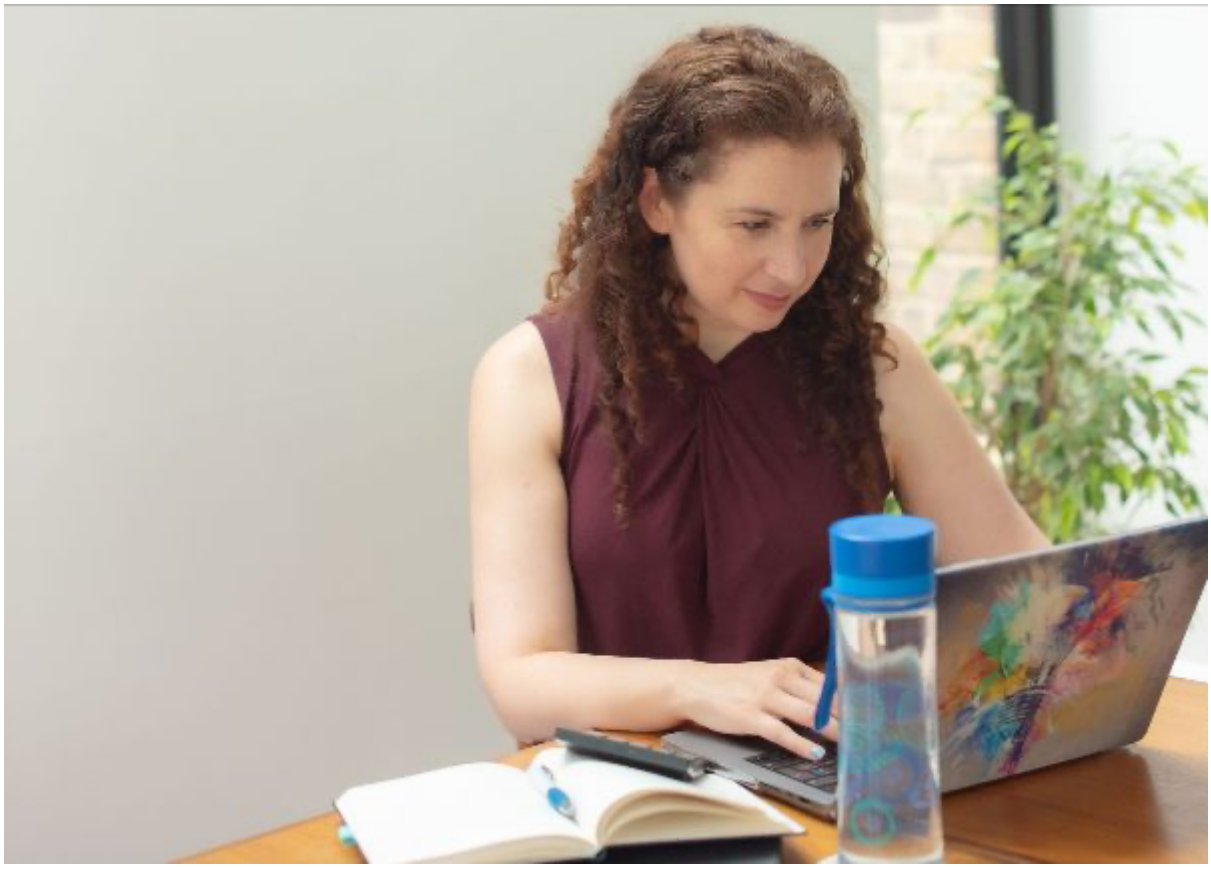
NAOMI HAYNES FINANCIAL PLANNING

Money Matters Memo - September 2026

What's happening this month?

The rundown:

- The Autumn Budget is coming – what's being rumoured, and should you do anything before 28 October?
- My team is growing – meet some of the people helping me look after you.
- The Gender Pension Gap is still enormous – why women can end up with substantially less saved for retirement.



The Budget is coming ... but don't panic!

The next UK Budget will take place on Wednesday 28 October 2026 and you know what that means...Budget rumours!

Over the coming weeks, we'll undoubtedly hear lots about what the Chancellor might, could or is considering changing.

At the moment, some of the areas being talked about include:

- Capital Gains Tax
- Property and wealth taxes
- Pensions and pension tax advantages
- Changes affecting savings and investments

There is good reason for expecting tax to be a major talking point, with pressure on the Chancellor to balance the books.

There has been particular speculation around Capital Gains Tax and taxes on property and wealth.

But, importantly, these are currently rumours and proposals – not confirmed Budget announcements.

Should you do anything before the Budget?

This is where I would be careful.

We've seen it before: rumours circulate before a Budget, people panic and make financial decisions – and the rumoured change never actually happens.

Ahead of previous Budgets, for example, some people withdrew tax-free cash from their pensions because they were worried the rules were about to change. The expected changes didn't happen, but their decisions couldn't be undone.

So I certainly wouldn't make an irreversible financial decision purely because of something you've read in the newspaper.

There is, however, an important difference between reacting to a rumour and reviewing something you were already planning to do.

If you're already considering something that could be affected by a tax change – perhaps selling an investment or other asset that could create a Capital Gains Tax bill – it may be worth speaking to a professional before 28 October to check whether the timing is relevant.

That doesn't mean rushing to do it before the Budget. We don't know what will change, whether any of the rumours will prove correct or when any new rules would take effect.

Tax rules can change and the impact will depend on your individual circumstances, so taking advice before making a significant decision is important.

My suggestion? Ignore the noise, don't panic and ask if you're unsure.

And once we know what has actually changed, I'll translate it into plain English for you.

My team is growing!

You may have noticed a few new names appearing in emails recently!

Naomi Haynes Financial Planning has been growing, and I've been working hard behind the scenes to build a team that gives me more support while making sure the personal service I want for my clients doesn't disappear as the business gets busier.

So, a quick introduction:

Heena

Heena joined us in August as a Junior Paraplanner and Administrator and will also be completing a paraplanning apprenticeship.

She'll be helping with lots of the work that goes on behind the scenes to keep everything moving.

Zoe

Zoe joined us at the beginning of September as my new Practice Manager.

She's currently working with us for a couple of hours each day while she gets to know the business, before joining us full-time in October.

Her role will be a big one – helping me manage the practice, the team and our processes so that I can spend more of my time doing what I should be doing: looking after clients!

Nicola

And finally, we also have another Financial Planner, Nicola, working within the practice.

Having another planner within the business gives us additional experience and support, as well as greater continuity for clients when I'm away or unavailable.

Why am I telling you all this?

Because growing the business isn't about becoming bigger for the sake of it. It's about making sure that as the number of people we help grows, the service doesn't suffer.

I'm still here. I'm not disappearing anywhere!

But there is a stronger team around me to help make sure things happen efficiently, questions get answered and you continue to feel properly looked after.

I'm incredibly excited about this next chapter.

** Blog Spotlight ** Blog Spotlight **

The Gender Pension Gap – Why It still matters and what we can do

I've talked about the Gender Pension Gap before, but some new figures published this month made me want to revisit it.

The latest Department for Work and Pensions figures show a 48% gender gap in private pension wealth for people aged 55–59.

Why does that happen? It's rarely one single thing.

- Lower average earnings
- Career breaks to care for children or relatives
- Working part-time
- Missing out on workplace pension contributions
- Divorce and separation
- Starting to invest later

All of these can add up over a working lifetime.

And there's another problem: women live longer on average, meaning their retirement savings may need to last for longer too.

The good news is that understanding the gap gives us an opportunity to do something about it.

My blog looks at some simple starting points – from checking your State Pension and finding forgotten pensions to thinking about contributions, protection and making sure pensions aren't overlooked during divorce.

Pensions are generally invested for the longer term, so their value can rise and fall and the amount eventually available isn't guaranteed. Small changes can still be

worth exploring, but what is appropriate will depend on your own circumstances and plans.

Read the full article here

There's also a new St. James's Place article looking at the latest research, including the effect that career breaks and lower earnings can have on women's retirement savings.

Read the article 'Closing the gap: women, pay and pensions'

In my socials

Did you know you can also catch my top tips and insights on social media?

Follow me on LinkedIn, YouTube, Facebook, and Instagram for regular updates – short, practical and built around real life.

Here's what you'll find:

- Quick financial planning tips to help you make confident decisions
- Retirement reminders and regular check-in prompts
- Encouragement to help you feel more financially in control
- Occasional behind-the-scenes updates (because money is personal)

Facebook

Student loans aren't quite like other loans – the first of my five-part series explains how repayments actually work and why the headline balance isn't the whole story.

See the post

LinkedIn

Some of the most valuable money lessons we can give young people aren't about how much they have – they're about helping them understand how to use it wisely.

See the post

Instagram

A lovely lesson for children – and adults – about why looking wealthy and building real financial security can be two very different things.

See the post

Until next month…

There's going to be a lot of financial noise over the next few weeks, particularly as we get closer to the Budget.

But financial planning doesn't have to mean reacting to every headline.

Whether you're wondering if the Budget could affect something you're planning, worried about your retirement savings or simply have a financial question that's been niggling away at you, I'm here to help make it all feel a little simpler.

And if you know someone who might enjoy these monthly updates, please feel free to forward this newsletter or encourage them to sign up through my website.



Take care

Naomi

Email me Visit my website

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