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FINANCIAL PLANNERS

Sandwich Generation: Your Essential Checklist for Financial Confidence

You've always been the person who keeps the family moving forward. You're quietly organising, anticipating and solving. You balance career demands with university decisions, property deposits, medical appointments and long-term plans.

Does this sound like you?

With everyone relying on you, it can feel stressful. As part of the sandwich generation, you're carrying responsibility for two generations — but you don't have to work it all out by yourself.

Financial planning and ensuring all your assets are in order can help provide you with peace of mind.

Use our quick checklist to make sure everything is covered and help reduce your mental load. And if there are gaps, speak to us about how we can help bring clarity and structure to your plans.

Section 1: Supporting Children

☐	Are all your children and grandchildren's investment plans in place and still relevant?
☐	Depending on their age, have you defined how long financial support is sustainable and what it looks like?
☐	Are university costs or property deposits built into your long-term plan?
☐	Have you considered fairness between children — now and in your estate planning?
☐	Have you considered tax on gifts?
☐	Is your Will up to date?*

Section 2: Supporting Parents

☐	Have you had an open conversation about what their later life planning (both at home and in a home)?
☐	Are Lasting Powers of Attorney (LPA) in place and accessible?*
☐	Do you have a clear understanding of their income, savings and property position?
☐	Have you considered how care might realistically be funded — and for how long?
☐	Have you modelled the potential financial impact on you?

Section 3: Protecting Your Retirement

☐	Have you stress-tested supporting both your parents and children?
☐	Are all relevant pensions and investments consolidated?

☐	Have you defined at what point you might need to reduce the help you provide?
☐	Have you modelled whether you can retire when you want to? Also, factoring in any unexpected events?

*Will writing and Lasting Powers of Attorney involve the referral to a service which is separate and distinct to those offered by St. James's Place and are not regulated by the Financial Conduct Authority.

We can help

We use a cash flow planning tool which allows us to work together to establish how much you can comfortably contribute each month, each year, up until your retirement. Of course, life does not always go to plan, and this tool allows us to compare various scenarios to see the different outcomes on each. We can also look at intergenerational wealth planning to cover the whole family.

We are a friendly, Dorking-based firm which offers advice in a simple and jargon-free way. We believe in building trusted, long-term relationships so we can empower you to make better decisions with your finances.

Book a no obligation exploratory meeting to find out more.

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