

INSIGHT

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PLANNING YOUR DREAM RETIREMENT

Step-by-step guide to help you
secure a financially stable future



MISSING WILLS AND PENSIONS

Lack of organisation can cause delays and financial stress for families

WALKING YOUR WAY TO BETTER HEALTH

How a simple daily walk can support your body, clear your mind and lift your mood

ARE YOU UNKNOWINGLY PAYING AN EFFECTIVE 60% TAX RATE?

The hidden tax trap that could be costing higher earners thousands



Insight this issue

In this issue of Insight, on page 08, we look at why retirement should be a time to enjoy life with confidence, not to worry about finances. Effective planning can help build resilience against rising costs, shifting markets and unexpected expenses. This article explores how to define your retirement goals, create a realistic budget and stress-test your financial plan against potential challenges. It also considers the different ways pensions and investments can provide income, from annuities to flexible drawdown, and explains why tailored, regularly reviewed advice can help keep your retirement strategy on track.

Keeping track of important financial and legal documents is an essential part of good family planning. Wills, pensions, life insurance, investments and debts can be hard to find when they are needed most, potentially causing delays, stress and financial complications for those left behind. On page 09, we highlight the importance of keeping records organised, ensuring loved ones know where key information is stored, and having open conversations about financial affairs before they become urgent.

Walking is one of the simplest ways to support physical and mental wellbeing. Accessible, adaptable and easy to fit into everyday life, it can help improve fitness, energy, mobility and mood while providing valuable time away from screens and daily distractions. Turn to page 12 to explore how to make walking a sustainable habit, from short daily strolls to longer routes, and how walking with others can add enjoyment, motivation and connection to an activity that benefits both body and mind.

For higher earners, rising incomes and frozen tax thresholds can create unexpected tax pressures, particularly when earnings exceed £100,000. On page 04, we explain how careful financial planning, including pension contributions, ISAs and charitable giving, can reduce taxable income, make better use of available allowances and strengthen both your immediate tax position and your long-term financial security.

A full list of the articles featured in this issue appears opposite.

A CLEARER PATH TO YOUR FINANCIAL FUTURE

Your ambitions are unique, and your financial plan should be too. We help you make sense of your options, identify opportunities and create a strategy designed around what you want to achieve.

If you're ready to explore your options or simply want to find out more, we'd be delighted to hear from you. Call us on 01925 765821 or email enquiries@mgpeb.co.uk to start the conversation.



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Protecting your income when life takes an unexpected turn

A solution that can play an important role in safeguarding your financial wellbeing

IMAGINE WAKING UP TOMORROW UNABLE TO WORK BECAUSE OF AN ILLNESS OR INJURY. WHILE MANY PEOPLE FOCUS ON PROTECTING THEIR HOME, CAR OR POSSESSIONS, FEW CONSIDER WHAT WOULD HAPPEN IF THEIR INCOME SUDDENLY STOPPED. YET FOR MOST HOUSEHOLDS, REGULAR EARNINGS UNDERPIN EVERYDAY LIVING COSTS, MORTGAGE REPAYMENTS, BILLS AND FUTURE FINANCIAL PLANS.



WHY INCOME PROTECTION MATTERS

Illness and injury can affect anyone, regardless of age, occupation or lifestyle. While no one expects a long-term absence from work, the financial consequences can be significant if the unexpected happens.

Income protection insurance can provide reassurance that a portion of your income will continue to be paid if you are unable to work. This support can help preserve savings, reduce financial stress and maintain your standard of living during an already challenging period.

CHOOSING THE RIGHT PROTECTION

Every individual's circumstances are different, which is why it is important to consider factors such as income requirements, existing sick pay arrangements, waiting periods and the level of cover needed. A carefully selected policy can form a valuable part of a broader financial protection strategy.

It's essential to ensure that any cover chosen aligns with your personal needs, employment circumstances and long-term financial goals. ■

A prolonged absence from work can place significant pressure on personal finances. Although statutory benefits and employer sick pay may provide some support, they are often limited in both value and duration. This is where income protection insurance can play an important role in safeguarding financial wellbeing.

MAINTAINING FINANCIAL STABILITY

Income protection insurance is designed to provide a regular monthly income if you are unable to work due to illness or injury. Rather than paying a one-off lump sum, it provides ongoing financial support while you recover and are unable to earn your usual salary.

The cover can help with essential household expenses, including mortgage payments, rent, utility bills, food costs and other everyday

commitments. This financial safety net can allow individuals and families to focus on recovery without the added worry of meeting monthly financial obligations.

UNDERSTANDING HOW THE COVER WORKS

Income protection insurance typically pays a proportion of your pre-tax earnings, often up to 60%, depending on the policy and provider. Payments usually begin after a selected waiting period, known as the 'deferred period', which can range from a few weeks to several months.

Once a valid claim is accepted, the benefit is paid regularly until you are able to return to work, the policy term ends or you reach retirement age, depending on the cover selected. Policies can be tailored to individual circumstances, making them a flexible solution for many working people.

LOOKING FOR GREATER FINANCIAL PEACE OF MIND?

For further information about income protection insurance, or to discuss how cover could help protect your income and financial future, please get in touch. We'll help you understand your options and identify a solution tailored to your circumstances and goals.

THIS ARTICLE DOES NOT CONSTITUTE TAX, LEGAL OR FINANCIAL ADVICE AND SHOULD NOT BE RELIED UPON AS SUCH. FOR GUIDANCE, SEEK PROFESSIONAL ADVICE.

Are you unknowingly paying an effective 60% tax rate?

The hidden tax trap that could be costing higher earners thousands

WITH WAGES RISING AND FROZEN TAX THRESHOLDS PUSHING MORE PEOPLE INTO HIGHER TAX BANDS, MANY UK PROFESSIONALS ARE FINDING THAT EARNING MORE DOES NOT ALWAYS MEAN TAKING HOME MORE. IN FACT, INDIVIDUALS EARNING £110,000 A YEAR CAN FACE SURPRISINGLY HIGH TAX BILLS AND MAY EVEN LOSE VALUABLE TAX ALLOWANCES.

The good news is that there are legitimate and highly effective ways to reduce your taxable income, which can lower your tax liability and strengthen your long-term financial position. One of the most powerful tools available is pension planning.

UNDERSTANDING THE TAX TRAP

For the 2026/27 tax year, higher rate taxpayers pay 40% Income Tax on earnings above the basic rate threshold. However, an additional challenge arises when income exceeds £100,000.

At this level, your personal allowance is reduced by £1 for every £2 of income above £100,000. This means someone earning £110,000 loses £5,000 of their tax-free personal allowance. The result is an effective tax rate of up to 60% on the portion of income between £100,000 and £125,140.

For many people, this hidden tax trap is an unwelcome surprise.

THE POWER OF PENSION CONTRIBUTIONS

One of the simplest ways to reduce taxable income is through pension contributions. Personal pension payments receive tax relief and can effectively reduce your adjusted net income for tax purposes.

For example, if you earn £110,000 and make a £10,000 gross pension contribution, your

adjusted income could fall to £100,000. This may restore your full personal allowance and increase your retirement savings.

The combined benefit can be substantial. Not only could you reduce your current tax bill, but you could also avoid losing part of your tax-free allowance.

BUILDING WEALTH WHILE REDUCING TAX

Pension contributions offer a double advantage. They help reduce tax today and provide an opportunity to build long-term wealth for retirement.

Funds held within a pension can generally grow free of Income Tax and Capital Gains Tax. Over time, this tax-efficient environment can help investments compound more effectively than in a taxable account.

For higher earners, redirecting a portion of income into a pension can therefore be an important part of a broader financial planning strategy.

OTHER ALLOWANCES WORTH CONSIDERING

Pensions are not the only option. Tax-efficient savings vehicles, such as Individual Savings Accounts (ISAs), can help shelter investment returns from tax, while charitable donations made through Gift Aid can also reduce

adjusted net income in certain circumstances.

Couples may also benefit from reviewing how assets and investments are structured within the household to ensure that available allowances are used efficiently.

However, pension contributions remain one of the most effective ways for many higher earners to reduce exposure to the £100,000 tax trap and secure their future financial wellbeing. ■

ARE YOU KEEPING YOUR LONG-TERM FINANCIAL GOALS ON TRACK?

As tax thresholds remain frozen and more people pay higher rates of tax, proactive planning has become increasingly important. Taking action before the end of the tax year can help maximise available allowances and potentially reduce your tax bill significantly. If you earn £110,000 or more and would like to understand how pension contributions or other tax-efficient strategies could suit your circumstances, contact us for further information. Professional advice will help ensure you make the most of available opportunities while keeping your long-term financial goals on track.

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Tips on investing for retirement

Building financial confidence for the future

WHETHER YOU ARE NEARING RETIREMENT OR THAT TIME IS STILL A LONG WAY OFF, IT'S NEVER TOO EARLY TO START PLANNING. WITH RISING LIFE EXPECTANCY, YOU MAY NEED YOUR PENSION FUNDS FOR SEVERAL DECADES. INVESTING FOR RETIREMENT IS ONE WAY TO MAINTAIN A STEADY INCOME THROUGHOUT THOSE YEARS.

Early in retirement, when hopefully still fit and healthy, many people want to travel and tick items off their 'bucket list' with their newfound free time. Spending patterns often shift over the years, with costs potentially dipping before rising again later in life due to care needs and healthcare expenses. Whatever retirement looks like for you, careful planning can help provide greater financial security and peace of mind.

MAKE THE MOST OF PENSION TAX BENEFITS

One of the biggest advantages of investing for retirement is the generous tax relief

available through pensions. When you contribute to a pension, the government effectively boosts your savings by adding tax relief, helping your retirement fund grow faster than it would with other investment vehicles.

In the 2026/27 tax year, investors can receive up to 45% tax relief on personal pension contributions. For example, if you contribute £8,000 to a Self-Invested Personal Pension (SIPP), your pension provider can reclaim £2,000 from HM Revenue & Customs, resulting in a total investment of £10,000. Higher and additional rate taxpayers may be able to claim further relief through their tax return, significantly reducing the overall cost of investing.

UNDERSTAND YOUR CONTRIBUTION LIMITS

While pension tax relief can be highly valuable, it is important to understand the rules around annual allowances. In most cases, up to £60,000 can be contributed to pensions each tax year, including employer contributions and tax relief. However, contribution limits may be reduced for higher earners under the tapered annual allowance.

Those who have already started accessing pension benefits flexibly may also face reduced annual allowances. Lower earners and those without earnings can still benefit from pension contributions, with a minimum annual allowance of £3,600. As pension legislation can change over time, staying up to date with current rules remains essential.

BALANCE PENSIONS AND ISAS

When planning for retirement, many investors focus on pensions, but Individual Savings Accounts (ISAs) can also play an important role. ISAs offer flexibility because

withdrawals are generally tax-free and can be accessed whenever needed, making them particularly attractive for those aiming to retire before the pension access age.

For many savers, pensions will deliver greater long-term value thanks to upfront tax relief and the option to take up to 25% of the fund as a tax-free lump sum. However, ISAs can complement pensions by providing accessible savings and helping to build a diversified retirement income strategy.

CREATE A RETIREMENT INCOME PLAN

As retirement approaches, your investment strategy may need to evolve. Rather than focusing solely on growth, investors should consider how they intend to generate income from their savings. Two common options are pension drawdown, in which investments remain invested while withdrawals are taken as needed, and annuities, which provide a guaranteed income for life.

The right choice will depend on your personal circumstances, objectives and attitude to risk. Reviewing your asset allocation in the years leading up to retirement can help ensure your investments remain aligned with your future income needs and lifestyle goals.

CONSIDER EVERY SOURCE OF INCOME

Retirement planning should extend beyond pensions alone. The State Pension, ISAs,

savings accounts and other investments can all contribute towards your future income. Understanding how these assets work together can help you build a more resilient financial plan.

It is also worth checking your State Pension entitlement regularly. Some individuals may be able to increase their future payments by making voluntary National Insurance contributions if they have gaps in their record. Taking a holistic view of all available income sources can provide a clearer picture of the retirement lifestyle you may be able to afford.

START PLANNING TODAY

The earlier you begin investing for retirement, the greater the opportunity for your money to benefit from long-term growth and compounding returns. By making use of pension tax relief, understanding contribution allowances, balancing pensions with ISAs and regularly reviewing your strategy, you can put yourself in a stronger position for the years ahead. ■

NEED FURTHER INFORMATION ABOUT RETIREMENT PLANNING, PENSIONS, ISAS OR INVESTMENT STRATEGIES?

Contact us today to discuss your options and create a retirement plan tailored to your personal goals and circumstances.

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THE TAX IMPLICATIONS OF PENSION WITHDRAWALS WILL BE BASED ON YOUR INDIVIDUAL CIRCUMSTANCES, TAX LEGISLATION AND REGULATION WHICH ARE SUBJECT TO CHANGE IN THE FUTURE. YOU SHOULD SEEK ADVICE TO UNDERSTAND YOUR OPTIONS AT RETIREMENT.

THE VALUE OF INVESTMENTS AND INCOME FROM THEM MAY GO DOWN. YOU MAY NOT GET BACK THE ORIGINAL AMOUNT INVESTED. PAST PERFORMANCE IS NOT A RELIABLE INDICATOR OF FUTURE PERFORMANCE.



Pensions and Inheritance Tax: Big changes coming in 2027

Understanding how removing the pensions exemption could affect your legacy

FOR DECADES, UK SAVERS HAVE RELIED ON PENSIONS NOT ONLY FOR RETIREMENT INCOME BUT ALSO AS A HIGHLY TAX-EFFICIENT WAY TO PASS ON WEALTH. UNDER CURRENT RULES, PENSION POTS GENERALLY FALL OUTSIDE YOUR ESTATE FOR INHERITANCE TAX (IHT) PURPOSES. HOWEVER, A SIGNIFICANT SHIFT IS ON THE HORIZON. FROM 6 APRIL 2027, THE GOVERNMENT WILL REMOVE THIS LONG-STANDING EXEMPTION, BRINGING UNSPENT PENSION WEALTH WITHIN THE SCOPE OF IHT.

This policy change marks a fundamental overhaul of the wealth-transfer system. The government announced that it was introducing this measure to create a fairer tax framework and address wealth inequality. For many families, this means that the money accumulated over a lifetime of hard work may suddenly be subject to a substantial tax burden when passed on to beneficiaries.

HOW THE FORTHCOMING TAX FRAMEWORK OPERATES

Research indicates that 9 in 10 [89%] UK adults have little or no awareness of the change^[1]. When the new rules take effect, your remaining pension funds will form part of your estate's total value on your death. If the combined value of your assets, including property, cash savings, investments and pensions, exceeds the standard nil rate band, the excess will typically be taxed at 40%.

For the 2026/27 tax year, the standard IHT threshold is £325,000, with an additional £175,000 allowance if you pass your main residence to direct descendants. Adding a substantial retirement pot to your estate could easily push many families over these thresholds, leading to unexpected tax bills for grieving loved ones.

RETHINKING YOUR LONG-TERM WEALTH STRATEGY

Historically, most people have spent other taxable assets first, leaving their pension funds untouched as an effective wealth-transfer tool. Because pensions were shielded from IHT, they provided a safe harbour for inheritance, allowing

funds to grow in a tax-advantaged environment.

The 2027 deadline forces a complete rethink of this conventional wisdom. You may need to reassess the order in which you draw down your retirement assets. Using your pension to fund your lifestyle earlier in retirement, while preserving other assets that may benefit from different tax treatments, could soon become the standard approach for many households.

PRACTICAL STEPS TO PROTECT YOUR LEGACY

Although the changes do not take effect until April 2027, early preparation will put you in a much stronger position. Initially, it's important to calculate the projected value of your entire estate, including your current pension balances, to give you a clear picture of your potential IHT exposure under the new regime.

You might also consider alternative ways to reduce the taxable value of your estate before the deadline. Making lifetime gifts to your family, utilising annual exemptions or exploring trust structures can help mitigate the impact of these changes. Each situation requires a tailored approach based on personal goals and family circumstances.

SECURING YOUR FAMILY'S FUTURE

Pensions and tax legislation are inherently complex, and their intricacies often pose challenges for individuals and businesses alike. They are also frequently subject to subtle yet significant adjustments before reaching their final stage of implementation. Navigating these

changes can be daunting, but staying informed is crucial to making sound financial decisions.

We are committed to keeping you up to date on the latest developments, including updates to official guidance, new consultations and proposed amendments. By providing timely, accurate information, we aim to help you make well-informed decisions that protect and optimise your hard-earned wealth. With our support, you can approach these changes with confidence, knowing you have the insights to adapt and thrive in an ever-evolving tax landscape. ■

TIME TO DISCUSS HOW THE NEW PENSION RULES COULD AFFECT YOUR FAMILY'S INHERITANCE?

The upcoming changes require careful planning and a thorough understanding of estate planning and preservation. If you want to know exactly how the April 2027 pension rules could affect your family's inheritance, please contact us as soon as possible to arrange a comprehensive review of your retirement strategy.

Source data:

[1] Standard Life research IHT research was conducted among 2,000 UK adults in February 2026. Findings are weighted to be nationally representative.

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Planning your dream retirement

Step-by-step guide to help you secure a financially stable future

RETIREMENT MARKS A NEW CHAPTER IN LIFE, ONE THAT SHOULD BE ENJOYED WITHOUT FINANCIAL WORRIES. EFFECTIVE PLANNING IS THE CORNERSTONE OF ACHIEVING THIS GOAL, HELPING YOU BUILD A FINANCIAL BUFFER TO MANAGE WHATEVER LIFE THROWS YOUR WAY. TAKING SIMPLE, PROACTIVE STEPS TODAY CAN MAKE A SIGNIFICANT DIFFERENCE TO YOUR FINANCIAL RESILIENCE TOMORROW.

While your working life is structured around a monthly salary, retirement brings new financial considerations. Commuting costs may disappear, and your mortgage might be paid off, but new expenses will appear. You might plan to travel more, take up new hobbies, or spend more time with family, all of which have associated costs. It is crucial to create a realistic budget that accounts for these new lifestyle expenses.

CLARIFY YOUR RETIREMENT NEEDS AND GOALS

Understanding what you truly want from retirement is the first step. Consider where you want to live and how you want to spend your free time. Crucially, you must factor in the persistent effect of inflation, which erodes the purchasing power of your savings over time. Also, consider the potential for future long-term care costs, which can significantly affect your finances. A robust plan balances your dreams with these practical realities.

A financial plan should not be static. We live in an uncertain world, and your retirement strategy needs to withstand unexpected events. 'Stress testing' your plan involves running it through various scenarios, such as sudden market downturns, rising inflation, or changes in interest rates. This process helps identify potential weaknesses in your strategy, allowing you to make adjustments before it's too late.

NAVIGATING THE COMPLEXITIES OF PENSIONS AND INVESTMENTS

There is no single correct way to fund your retirement. The best approach for you depends on your personal circumstances and your comfort with risk. Options range from annuities, which offer a guaranteed income for life, to more flexible drawdown plans, where you take money from your invested pot as needed. Often, a hybrid approach that combines the security of an annuity with the flexibility of drawdown offers the best of both worlds.

Navigating the complexities of pensions and investments can be daunting. We will help you

set your objectives, assess your attitude to risk, and build a long-term strategy tailored to you. We will also provide invaluable expertise and ensure your plan is regularly reviewed and updated to reflect any changes in your life or the wider economic climate, keeping you on track towards your goals. ■

READY TO BUILD YOUR RETIREMENT PLAN?

If you want to ensure your money is working hard to support your future, speaking with us will give you the clarity and confidence you need to turn your retirement dreams into reality. Contact us to find out more. We look forward to hearing from you.

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Missing Wills and pensions

Lack of organisation can cause delays and financial stress for families

RESEARCH HAS REVEALED A CONCERNING TREND AMONG UK FAMILIES: A SIGNIFICANT NUMBER ARE UNAWARE OF WHERE CRITICAL DOCUMENTS, SUCH AS WILLS AND PENSION POLICIES, ARE STORED. THIS LACK OF ORGANISATION COULD CAUSE UNNECESSARY DELAYS, STRESS, AND EVEN FINANCIAL PENALTIES DURING BEREAVEMENT.

Nearly half (47%) of couples admit they do not know where their partner's Will is kept, while two-thirds (66%) are unaware of the location of their parents' Wills^[1]. The situation is even more alarming when it comes to siblings, with 87% unable to locate their sibling's Will.

PENSIONS: A HIDDEN WEALTH AT RISK

Private pension wealth in the UK is estimated at £4.2 trillion, making it the second-largest component of household wealth after property. Yet, over a third (37%) of those in relationships do not know where to find their partner's pension documents. This rises to 58% for their parents' pension policies.

The consequences of this lack of awareness are significant. Executors and personal representatives may face delays in gathering the necessary information to distribute assets, thereby slowing the probate process. With pensions coming into scope for Inheritance Tax from 2027, the inability to locate these

documents could result in penalties if tax bills are not settled on time.

LIFE INSURANCE AND DEBT: THE BIGGER PICTURE

The problem extends beyond Wills and pensions. Four in ten (40%) individuals wouldn't know where to find their partner's life insurance policies, and nearly half (47%) are unaware of their partner's debt and loan agreements.

When it comes to parents, the statistics are equally concerning. Just under two-fifths (38%) of those with living parents say they could locate their parents' life insurance policies, while 41% would know where to find details of their savings and investments.

START THE CONVERSATION TODAY

It's easy to put off conversations about where important documents are kept, but the consequences of not knowing can be serious. Families could face delays, miss out on benefits, or encounter unexpected liabilities

because they didn't have the right information at hand. ■

NEED HELP GETTING ORGANISED?

If you're unsure where to start or need guidance on organising your family's important documents, don't wait. Contact us to ensure your loved ones are protected and prepared for the future.

Source data:

[1] Survey conducted by Opinium for Canada Life among a nationally representative sample of 2000 UK adults between 7th and 10th October 2025.

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The everyday foods that help your brain, heart and gut

Simple ingredients that support clearer thinking, better energy and everyday wellbeing

EATING WELL DOES NOT NEED TO FEEL COMPLICATED, EXPENSIVE OR RESTRICTIVE. IN FACT, MANY OF THE FOODS THAT SUPPORT YOUR BODY BEST ARE THE FAMILIAR EVERYDAY INGREDIENTS THAT ARE EASY TO FIND, SIMPLE TO PREPARE AND ENJOYABLE TO EAT. WHILE NO SINGLE FOOD CAN TRANSFORM YOUR HEALTH OVERNIGHT, THE MEALS YOU RETURN TO REGULARLY CAN HAVE A MEANINGFUL EFFECT ON HOW YOU FEEL.

Your brain, heart and gut are closely connected, which means the food on your plate can influence far more than hunger. It can affect your energy, concentration, digestion, mood and long-term wellbeing. The good news is that supporting all three does not require a strict diet or a cupboard full of specialist products. It starts with building meals around nourishing foods that fit naturally into real life.

FEEDING YOUR BRAIN WITH STEADY ENERGY

The brain needs a reliable supply of energy throughout the day, which is why foods that release energy slowly can be so helpful. Oats, wholegrain bread, brown rice, lentils, beans and starchy vegetables can all help you feel fuller and more balanced, rather than riding the sharp highs and dips that often follow sugary snacks.

Healthy fats also play an important role in everyday brain health. Oily fish such as salmon, sardines and mackerel are often praised for their omega-3 content, but there are useful plant-based options too. Walnuts, chia seeds, flaxseeds and pumpkin seeds can be added to breakfasts, salads, soups or yoghurt with very little effort, making them an easy way to give everyday meals more nutritional value.

CHOOSING FOODS YOUR HEART WILL THANK YOU FOR

A heart-friendly way of eating is not about cutting out every food you enjoy or turning meals into a list of rules. It is more about making room for ingredients that support healthy balance, especially foods rich in fibre, vitamins, minerals and unsaturated fats. Fruit, vegetables, wholegrains, nuts, seeds, beans and lentils are all simple staples that can quietly improve the quality of your diet.

Small swaps can make a real difference when they become part of your normal routine. You might cook with olive oil instead of butter more often, add beans to a stew instead of relying on extra processed meat, or keep a bowl of fruit visible for easy snacking. None of these changes feel dramatic on their own, but together they help create a more supportive pattern of eating.

Looking after your gut every day

Your gut is home to a large and complex community of bacteria, and a varied diet helps support that internal ecosystem. Fibre is especially important, yet many people do not get as much as they need. Vegetables, fruit, oats, lentils, chickpeas, beans, nuts and seeds are all practical ways to increase fibre without making your meals feel unfamiliar or difficult.

Fermented foods can also be useful additions for some people. Natural yoghurt, kefir, sauerkraut, kimchi and sourdough bread are popular examples, though there is no need to force yourself to eat anything you dislike. The aim is not to follow a perfect gut health routine, but to create variety across the week and give your digestive system a broad range of foods to work with.

BUILDING BETTER MEALS WITHOUT DIETING

One of the easiest ways to create a balanced meal is to think in three simple parts. Start with vegetables or salad, add a source of protein such as eggs, fish, chicken, tofu, beans or lentils, then include a slow-release carbohydrate such as potatoes, wholegrain pasta, brown rice or oats. This kind of plate gives your body a wider mix of nutrients while still feeling like normal food.

Snacks can follow the same logic. Instead of relying only on crisps, biscuits or sweets, try pairing foods together so they feel more

satisfying. Apple with peanut butter, yoghurt with berries, oatcakes with hummus, or a boiled egg with wholegrain toast can all provide a steadier source of energy than a quick sugar hit.

MAKING HEALTHY EATING FEEL REALISTIC

It is easy to feel overwhelmed by nutrition advice, especially when every week seems to bring a new ingredient, trend or warning. A calmer approach is to focus on what you can add rather than what you must remove. Add an extra portion of vegetables to dinner, sprinkle seeds over breakfast, stir beans into soup or keep frozen fruit ready for a quick dessert or smoothie.

This way of eating feels more sustainable because it works with your routine rather than against it. Food should support your wellbeing, but it should also fit around busy days, family meals, personal taste and the simple pleasure of eating. The healthiest diet is usually the one you can return to without feeling restricted or exhausted by it.

EVERYDAY FOOD THAT WORKS HARDER

The best foods for your brain, heart and gut are rarely the most fashionable. They are usually the simple staples that appear again and again in healthy eating patterns: vegetables, fruit, wholegrains, oily fish, pulses, nuts, seeds, yoghurt and good-quality proteins.

By choosing these foods more often, you create a way of eating that supports your whole body rather than chasing one isolated benefit. Better nutrition does not have to begin with a complete reset. It can start with your next breakfast, your next shopping list, or one small swap that makes everyday food work a little harder for your health. ■

Walking your way to better health

How a simple daily walk can support your body, clear your mind and lift your mood

WALKING IS ONE OF THE MOST UNDERRATED FORMS OF EXERCISE.

IT DOES NOT REQUIRE EXPENSIVE EQUIPMENT, A STRICT ROUTINE OR A HIGH LEVEL OF FITNESS BEFORE YOU BEGIN. YOU CAN DO IT FROM YOUR FRONT DOOR, FIT IT AROUND YOUR DAY AND ADJUST THE PACE TO SUIT HOW YOU FEEL. FOR SOMETHING SO SIMPLE, IT CAN HAVE A SURPRISINGLY POWERFUL EFFECT ON YOUR WELLBEING.

Part of walking's appeal is that it feels accessible. It does not need to be treated as a workout to be worthwhile, and it does not have to involve counting every step or chasing a target. A regular walk can support your heart, joints, muscles, energy and mood, while also giving your mind a chance to breathe away from the noise of daily life.

WHY WALKING WORKS SO WELL

Walking is gentle enough for most people to build into ordinary routines, but still active enough to support the body. It encourages circulation, helps keep joints moving and can improve general fitness over time. Unlike more intense exercise, it is often easier to repeat regularly, which is where the real benefit begins.

It also has the advantage of being adaptable. A short stroll around the block, a brisk walk through the park or a longer weekend route can all count.

THE MENTAL RESET OF GETTING OUTSIDE

A walk is not only good for the body. It can also help clear mental clutter, especially if you spend much of the day indoors, sitting down or looking at screens. Stepping outside changes your surroundings, shifts your attention and gives your thoughts more space to settle.

WALKING FOR ENERGY AND FOCUS

When you feel tired, walking may not be the first thing you want to do, yet it can often provide a gentle lift. Sitting still for long periods can leave the body feeling sluggish and the mind feeling foggy. A short walk gets you moving, changes your posture and can help you return to the day with clearer focus.

This is especially useful during workdays. A brief walk between tasks, before a meeting or after lunch can create a natural reset. It gives your brain a break from constant input and allows you to come back with more patience and perspective. Sometimes the best way to solve a problem is to step away from it for a while.

MAKING WALKS MORE ENJOYABLE

A walking habit is much easier to maintain when you enjoy it. Choose routes that feel pleasant, safe and interesting where possible. Parks, riversides, quiet streets, open fields or tree-lined paths can make walking feel less like exercise and more like a small daily escape.

You can also change the mood of a walk depending on what you need. Walk in silence when your mind feels overloaded. Listen to music when you need energy. Put on a podcast when you

want company. Walk with a friend when you want connection. The flexibility of walking is part of what makes it so sustainable.

WALKING WITH OTHERS

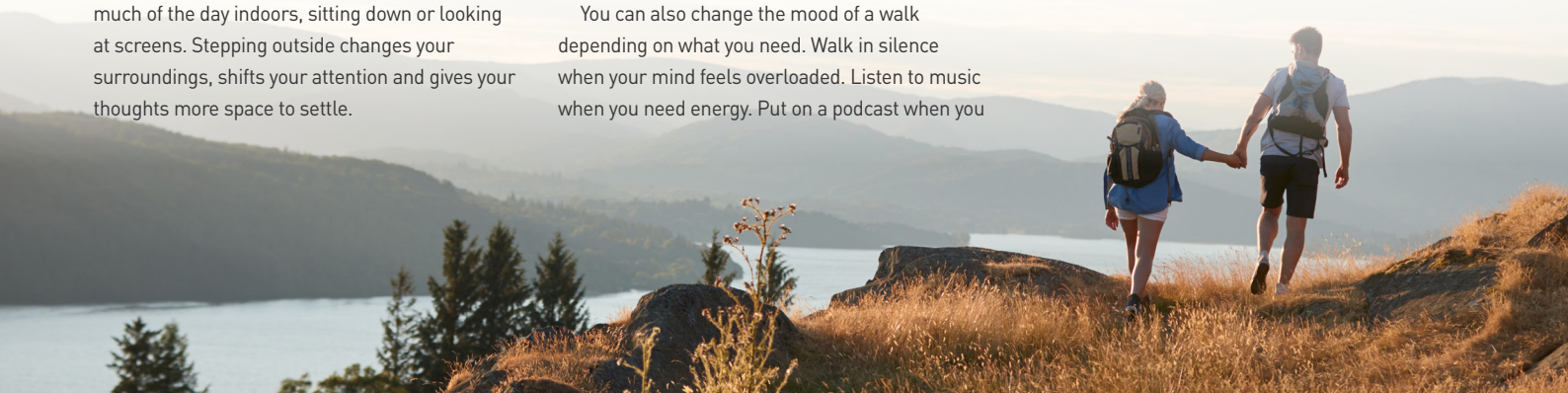
Walking can be a simple way to spend time with people without the pressure of sitting face to face. Conversations often flow more naturally when you are moving side by side, and a shared walk can feel less formal than meeting for coffee or arranging a full day out.

It can also support motivation. Arranging a weekly walk with a friend, joining a local walking group or making a regular family walk part of your routine gives the habit more structure. Walking then becomes not only a health choice, but a way to build connection and protect time with people who matter.

A SIMPLE HABIT WITH LASTING VALUE

Walking your way to better health does not require perfection, speed or a complicated plan. It simply asks you to move a little more often and give yourself regular moments away from stillness, screens and stress.

Start with a short, easy walk you can repeat. Let it become part of your routine, then build naturally from there. Over time, those ordinary steps can support a stronger body, a clearer mind and a calmer, more balanced way of moving through life. ■



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