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Facing Redundancy ?

5 Smart Steps to
Take Back
Control

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Step 1: Know Your Rights

Your First move isn't Financial – it's Legal.

- ✓ **Statutory vs enhanced redundancy**
- ✓ **What you're entitled to**
(tax-free thresholds)
- ✓ **Don't sign until you understand these**

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Step 2: Understand Your Package

- ✓ Tax treatment of redundancy payments
- ✓ Timing of bonuses & commissions
- ✓ Shares/RSUs – what vests, what doesn't





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Step 3: Maximise Your Pension

Redundancy can open a
pension opportunity

- ✓ **Extra contributions can reduce tax**
- ✓ **Review all existing pensions**
- ✓ **Avoid missing valuable reliefs**

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Step 4: Protect Your Cashflow

Security Starts with Stability

- ✓ **Cover 3–6 months of expenses**
- ✓ **Prioritise mortgage & essential**
- ✓ **Press pause on big spending until
you've got clarity**

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Step 5: Plan Your Next Chapter

Redundancy can be
the space to reset

- ✓ Know how long your package will last
- ✓ Build in time for reskilling or a career move
- ✓ Stress-test different scenarios to avoid panic decisions





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**Redundancy is tough,
but it can also be a
turning point**

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The right financial plan helps you:



Make your package last



Protect your family



**Step into your next chapter with
confidence**

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**If you would like
to explore your
options**

Let's have a
conversation

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