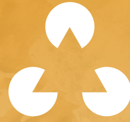


HFMCWEALTH

THE WIRE SUMMER 2026

Welcome to your Summer edition of The Wire

Introduction from our Director of Wealth Planning

"HMRC reports that a record number of under-30s declared annual incomes of more than £1 million in 2024/25."

UK summertime began early this year as the Met Office recorded our highest May temperatures on record. While the geopolitical temperature remains high, there are plenty of changes afoot closer to home, too, and it is in the UK that we broadly remain for our summer edition of The Wire.

We begin with a mandatory change to the processing of benefits in kind, effective from April 2027. The move to real-time processing through payroll might seem like a headache confined to payroll staff, but there could be implications for high net worth individuals (HNWIs) too.

A shift from delayed to real-time taxation could affect your take-home pay and, by extension, your monthly budgeting. We are on hand to help you revisit your monthly model, reassess the liquidity of your assets, and consider the benefits you have and their relative value under the new system.

Next up, HMRC reports that a record number of under-30s declared annual incomes of more than £1 million in 2024/25. High levels of wealth in this age group underline the need for financial education and intergenerational planning. Discover how your ongoing relationship with HFMC Wealth could help your high-earning loved ones.

Then, changes to Agricultural Relief (AR) and Business Relief (BR) originally announced in 2024 came into effect in April. Read about what the new rules are and what they might mean for your estate and succession planning as an HNWI.

While the changes to AR and BR are already in effect, other changes are due to come into force from April 2027. This makes early planning in 2026/27 key to a tax-efficient year.

Learn the steps you can take early in this tax year to get a head start on the next. This includes preparing for changes to the Inheritance Tax treatment of pensions and the introduction of an effective cap on Cash ISA subscriptions.

We look further afield too, asking what rising oil prices – as a consequence of global conflicts – mean for you and your long-term plans.

Finally, in the midst of this geopolitical unrest, we help you to take a moment to be mindful and relax.

The Dutch ritual of "dusking" is gaining popularity across the UK. Read about how the simple act of sitting outside to watch the arrival of evening can help you disconnect from the digital, reconnect with the natural world, and maybe improve your emotional wellbeing in the process.

I wish you all a lovely summer and hope you enjoy this summer edition of The Wire.

Best regards,

Lisa

Why a quiet change to benefits in kind could lower your take-home pay as an HNWI

From April 2027, the payrolling of benefits in kind will become mandatory. On paper, this is a simple change in process – a simplification and modernisation of an outdated system. In reality, for high net worth individuals (HNWIs), the shift will be far more tangible.

By altering when you pay tax, the change will affect what your monthly income actually feels like.

Keep reading to find out more about the upcoming change, how it might affect you, and what you can do now to prepare.

The change from annual adjustment to monthly reality could feel like a hidden pay cut

For decades, the taxation of benefits has operated on a delayed basis.

Benefits like company cars or private medical insurance arrive, but the tax is deferred. As of 6 April 2027, that will no longer be the case. Under the new regime:

- Taxable benefits will be processed through payroll in real time
- Income Tax will be deducted as the benefit is received
- The previous P11D process is slowly being replaced.

The move is intended to improve accuracy, reduce administration, and align benefits with how your salary is taxed. But as an HNWI, the consequences will be immediate.

While the changes don't constitute a new tax – and your bill likely won't rise – you will be paying tax sooner. If you have a substantial annual benefits package (£20,000 to £50,000, say), real-time taxation could lead to:

- A noticeable reduction in your monthly take-home pay
- Greater unpredictability in your net income.

Where once your tax payments might have been spread out over the year and delayed, they will now be more obvious and immediate.

The shift to real-time taxation could present psychological, as well as financial, challenges

Under the old system, benefits might well have felt separate from income – enjoyed now, taxed later, and rarely influencing day to day decision making. The removal of that separation could result in a psychological shift.

Benefits will now appear on your payslips each month, altering your take-home pay, and so feel suddenly "real". You might find you have:

- Less available cash
- Reduced flexibility
- Greater need for planning.

Changes to your monthly household income will affect your budget, and even small changes can compound over time.

Making the most of this transition year could help to relieve the pressure in April 2027.

While details will evolve throughout the remainder of the current tax year, it's worth noting that this transition year could mean you have final P11D adjustments for the 2026/27 tax year still being settled, even as real-time taxation begins for 2027/28.

This could create temporary pressure on your cash flow, particularly if you're already operating close to your net income threshold. Financial advice can help here.

The changes could affect the benefits and remuneration package you choose

Delayed or "invisible" tax can have the psychological effect of increasing a benefit's perceived value. The reverse is true when real-time tax reduces your take-home pay.

You might have to ask yourself important questions, like:

- Is my company car still attractive?
- Should I switch my private medical cover?
- Are my lifestyle benefits still tax-efficient?

You might find the shift to payrolling will prompt a re-evaluation of the benefits you receive.

For senior professionals and business owners, it also represents an opportunity. While you are updating systems, reorganising reporting processes, and rewriting employee communications, you might also choose to revisit your current benefits package.

Financial planning can help you deliver a deliberate and proportionate response to the changes

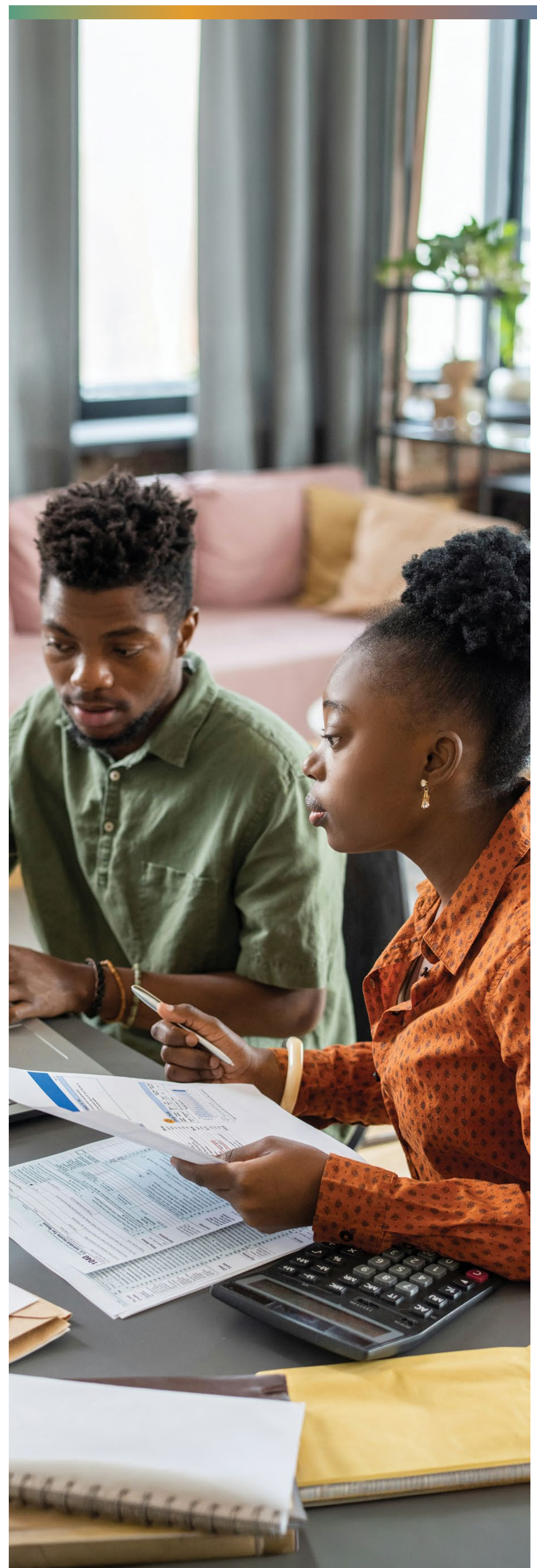
From a financial planning perspective, you'll need to think about three key areas:

1. Your monthly model

The shift to real-time taxation means that planning must begin with understanding your:

- Net income post-2027
- Benefits' tax costs
- Disposable income levels.

Rather than focusing on your annual tax position, your monthly reality will be much more important post-April 2027.



2. Protecting liquidity

When tax is paid in real time, liquidity becomes increasingly important. Maintaining an easy access buffer will ensure you have flexibility when your net income falls.

3. Re-aligning your benefits

Post-2027, the value of your benefits will likely change, and this will mean a recalibration is required. You might want to revisit your benefits and ensure they are:

- Aligned with your long term goals
- Not unnecessarily complex
- Fit into your holistic, overall plan.

If you have concerns about the move to real-time taxation, we can offer guidance and reassurance, so contact us now.

Get in touch

Mandatory payrolling of benefits in kind isn't headline-grabbing and is not a tax rise. But as an HNWI, it could change how taxes feel and how your monthly income behaves.

We can help you to plan by modelling how real-time tax on benefits will affect your monthly disposable income and long-term objectives. As an employer or business owner – for whom early engagement is even more important – HFMC Wealth's Employee Benefits team can support with scenario modelling, clear communication strategies, and the redesign of benefit packages to ensure they remain competitive and well understood.

If you would like to discuss these changes in more detail, please speak to your usual HFMC adviser, contact us online, or call 020 7400 4700 today.

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Intergenerational planning and the need for advice among young high earners

FTAdviser reports that 1,000 taxpayers under the age of 30 earned more than £1 million in 2024/25.

These young high earners took home more than £3 billion between them. That's an average of £3 million each and means that under-30s – including Manchester City centre-forward Erling Haaland and former Love Island star Molly-Mae Hague – make up around 3% of the UK's £1 million-plus earners.

Alongside influencers and sports stars, the increase is also likely due to rising salaries in specific sectors, such as technology.

Whatever the cause of the record increase in young high earners, one fact remains. With higher salaries and greater wealth comes the need for help, in terms of improved financial literacy, long-term planning, and professional advice.

Figures suggest salaries are rising more quickly for under-30s than for other age groups

The number of under-30s earning £1 million has increased by 54% since the coronavirus pandemic (when the number sat at just 650). An 11% rise was seen for this age category in the 12 months to April 2025. This compares to a significantly lower 1% rise across all age groups during the same period.

While the overall number of UK taxpayers earning £1 million a year stands at 31,000 (meaning that 30,000 are older than 30), the figures do suggest that salaries are rising higher and more quickly among the younger generation.

This represents huge opportunities for those under 30 to build wealth and financial security, but there are risks too. Large sums can lead to high tax bills, and the ramifications of bad decision-making can be more extreme.

That's where you can help, by imparting your hard-won financial lessons. And where HFMC Wealth can help, too, providing professional advice based on our decades of combined experience.

The report highlights a need for financial education and advice

Financial literacy is currently low, so education is key

Back in November 2025, the [London Foundation for Banking & Finance (LFBF)] published its 'Young Persons' Money Index (YPMI)'.

While the index specifically tracks money attitudes and behaviours among 15 to 18-year-olds, it has been doing so since financial education was introduced into the UK national curriculum in September 2014. That means the first round of survey responders is now approaching 30.

The latest report finds that financial literacy remains "concerningly low", highlighting that:

- 64% have low financial capability and high levels of money anxiety
- 61% see parents as their main source of financial information, with school (9%) and banks (2%) a long way behind
- 80% want to learn about money and finance, and 53% want to improve their financial situation but don't know how.

The survey found that financial anxiety was more pronounced among female respondents, those receiving free school meals, and ethnic minorities. But financial literacy is clearly still a widespread issue among UK children.

Intergenerational financial planning and open discussions can help, giving younger family members the space and permission to ask questions about school fees, debt, or inheritance, for example. Frank discussions normalise financial talk and ensure the subject isn't taboo.

Long-term planning can provide peace of mind and stability

Budgeting with large sums of money in youth can be challenging. It might be tempting to spend more than is affordable, and young people might fail to look to the long term. But paying your future self remains key, whatever your age and wealth level.

There are plenty of valuable lessons you can pass on, including:

- The importance of financial protection as the backbone of a long-term plan
- Making pension and other tax-efficient investment contributions first each month, then budgeting with what remains
- Managing high- and low-interest debt.

Our attitudes to risk aren't fixed. They are based on individual goals and timescales and can change throughout our lives, but it is natural to be less risk-averse in youth, when a fund has more time to recover from downturns. That said, attempting to time markets or follow trends can be problematic at any age.

Patience and a long-term view are often the most sensible course. Sitting down to discuss a loved one's long-term objectives can help them to think seriously about their future, possibly for the first time.

A focus on long-term time frames can also help to instil a sense of calm and avoid potentially damaging knee-jerk or emotional reactions during worrying times.

Professional advice can give you and your loved ones peace of mind

In a world of social media and AI, it might be all too easy for younger generations to make ill-informed financial decisions based on digitally accessed – and so largely unregulated – advice.

This is where your ongoing relationship with HFMC Wealth is important, showing the next generation the value of having a trusted professional on your side. Our decades of combined experience mean we're best placed to help your loved ones manage their high salaries in a risk-managed way that combines capital growth and long-term stability, aligned with their long-term goals.

This will give them, and you, peace of mind, safe in the knowledge that any future inheritance will be sensibly and thoughtfully handled.

Get in touch

If you or a loved one would like to discuss how to manage a rapidly rising salary or the logistics of putting a long-term financial plan in place, contact us online, or call 020 7400 4700 today.

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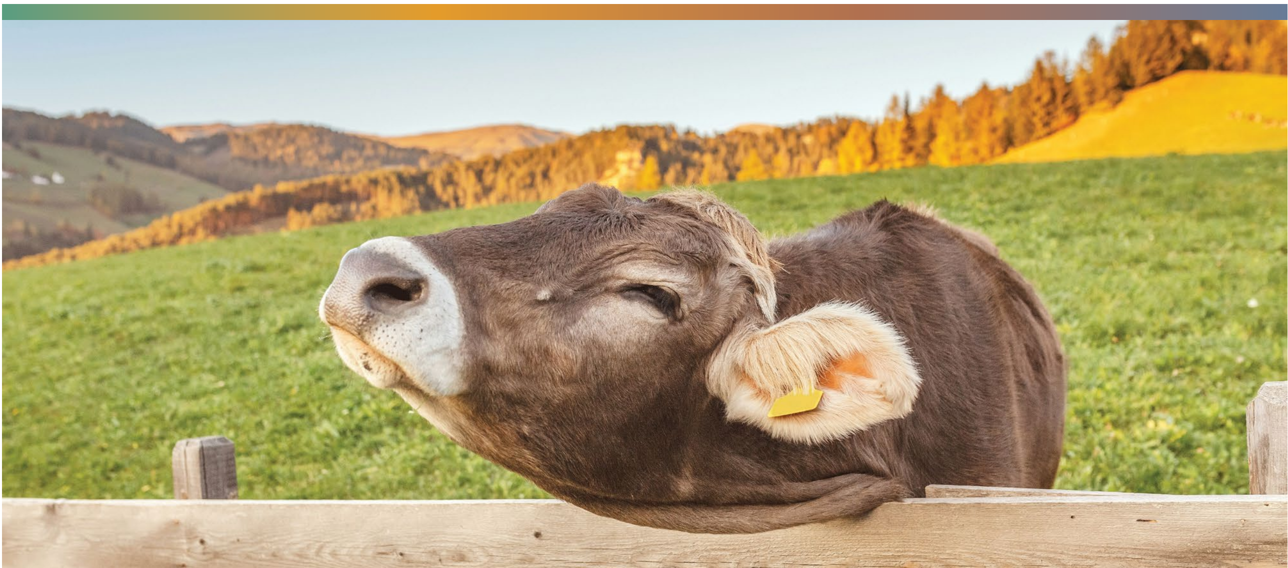

What April's changes to Agricultural and Business Relief mean for your high net worth individual estate and succession planning

Changes to Agricultural Relief (AR) and Business Relief (BR), first announced in the 2024 Autumn Budget, are now in effect.

The measures place a cap on the Inheritance Tax (IHT) relief you can receive when passing on qualifying agricultural and business assets. Negative reaction to the plans in certain quarters led the government to row back on the original announcement, but the changes that came into force from April 2026 remain significant.

They could require you to revisit your estate and legacy plans, and professional financial advice could prove invaluable.

Keep reading to find out how.

Changes now in force cap the value of assets on which you can receive 100% Inheritance Tax relief

As a high net worth individual (HNWI), your business assets – and potentially your agricultural assets too – could be significant. High levels of wealth can make for complex estate planning and legacy arrangements, incorporating carefully designed trusts, meticulously timed insurance policies, and multiple other avenues.

One upcoming change that could impact your legacy planning is that unused pensions and some pension death benefits will fall within the scope of IHT from April 2027. Another change is the introduction of a cap on IHT relief on agricultural and business assets.

Pre-April 2026, you were able to claim up to 100% IHT relief on qualifying assets. If you hold large business or farming interests, this relief likely played an important role in your estate planning.

The rules recently put in force place a cap on the value of the assets to which this relief can apply.

When announced, the cap was to be placed at £1 million, but it was later increased to £2.5 million. This limit applies per individual and is a combined amount for agricultural and business assets.

It is, though, worth noting that any unused allowance is transferable to a surviving spouse or civil partner on death, meaning that as a couple, you can effectively pass on up to £5 million in relief-qualifying assets with no IHT to pay.

Qualifying assets that exceed the threshold will receive a reduced rate of relief, set at 50%. The standard rate of IHT is 40%, so you will be taxed at 20% on assets above the cap.

Simple strategies and professional advice could help mitigate the impact of the changes

Gifting and potentially exempt transfers

Gifting remains a tax-efficient strategy to mitigate a potential IHT bill. With the new cap in place, it could play an even more important role in your plans.

Existing rules around potentially exempt transfers (PETs) remain in place. This means that you can give a gift of any value and it will be free of IHT if you survive for seven years after the date the gift is made. Full IHT (40%) is usually payable on the gift if death occurs within three years and your nil-rate band has been used up, with tax payable on a sliding scale, known as taper relief, on death between three and seven years.

The so-called "seven-year rule" means that gifting earlier in life could prove tax-efficient, giving you the best chance to survive the seven years and see your gift become IHT-free. You might use the government's changes to AR and BR as the catalyst to revisit your current plan and begin gifting now.

Life insurance held in trust to cover a potential bill

You might have read articles from us before about how HNWIs can use life insurance to cover an IHT liability. This could be a single policy, but where the liability is large, it could potentially be more suitable to have multiple term-assurance plans aligned to cover death at different ages in a cost-effective way.

If the AR and BR changes could lead to a rise in your potential IHT bill, you might need to revisit your life insurance plans to ensure any additional liability is covered.

Advice could help to ensure everyone in your family or business is on the same page

The above strategies can be complex to implement, so professional financial advice is recommended.

Communication will be key when making gifts to ensure all parties understand the size and purpose of the gift and the responsibility associated with taking on that gift. You'll need to think about:

- Whether gifting business assets will disrupt your business or farm operations
- Whether multiple family members and business partners might have a claim to the gift.

Conversations might also include the potential for a Capital Gains Tax (CGT) bill and ways to mitigate this. You might consider staggering the gifts across multiple tax years to keep CGT low, for example.

Get in touch

The points raised in this article are all potential planning areas, however there are a wide range of options to consider depending on your circumstances and goals. Seeking advice is a great place to start.

With the AR and BR changes now in effect and pension IHT changes due from the start of 2027/28, now could be a good time to revisit your estate planning, especially as an HNWI.

We can help you find strategies to mitigate the impact of these changes on your IHT bill, so get in touch. Contact us online, or call 020 7400 4700 today.

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Remember that taper relief only applies to gifts in excess of the nil-rate band. It follows that, if no tax is payable on the transfer because it does not exceed the nil-rate band (after cumulation), there can be no relief. Taper relief does not reduce the value transferred; it reduces the tax payable as a consequence of that transfer.

The Financial Conduct Authority does not regulate estate planning, cashflow planning, tax planning, or trusts.

Why it’s never too early to start planning for tax year end

The end of the tax year is a busy time for advisers and planners, and for high net worth individuals (HNWIs) too. High levels of wealth bring added complexity and increase the need for tax-efficient planning.

While we’re only a few months into the current tax year, it’s important to remember that it’s never too early to begin your tax year end planning. This is especially true when the new tax year is set to bring tax and legislation changes that could impact your wealth and long-term plans.

This is the case for 2027/28, which will see changes to the Inheritance Tax (IHT) treatment of pensions and a new cap on Cash ISAs, among others.

Planning – and acting – early can have financial and psychological benefits, so keep reading to find out more.

Early investment can be financially and emotionally rewarding

IFA Magazine reports that one investment company saw its final customer max out their 2025/26 ISA Allowance at 23:40 on 5 April 2026. Meanwhile, the first customer to max out their 2026/27 allowance did so just twenty minutes into the new tax year, at 00:21 on Monday 6 April 2026.

If there are allowances you plan to make maximum use of this year, doing so as early as possible in the tax year could have financial advantages.

Early investment increases the benefits of compound growth

ISAs were introduced in 1999, and MoneyWeek recently reported on the potential difference in overall investment returns for those who maxed out the ISA Allowance at the end, compared to the start of each tax year since that date.

The report finds that putting the £20,000 annual ISA Allowance into the MSCI ACWI Net Total Return (GBP) index on 6 April each year (starting in April 1999) would have built a pot worth £1,277,963.

This is around £83,000 higher than the £1,195,127 return for an investor making the same contribution over the same period but making their payments at the end of each tax year (starting on 5 April 2000).

This difference results from the increased investment time, as well as the effects of compound growth on a higher invested amount over that longer period.

The same principle applies to your retirement fund if you intend to make the full use of the Annual Allowance in 2026/27.

You'll have peace of mind and less stress as the next tax year end approaches

There are psychological benefits to early investment, too.

There's peace of mind knowing that you've ticked a financial housekeeping job from your tax year end to-do list. And you'll also avoid the panic of a last-minute rush to use up your allowance in ISA season 2027.

Making significant one-off payments early in the year leaves you free to concentrate on enjoying your remaining disposable income by doing the things you love.

Early planning allows you to get ahead of upcoming changes

As well as making full use of your available annual allowances, engaging with the new tax year early gives you longer to prepare for imminent changes. For 2027/28, upcoming changes include:

1. Cash ISA subscription limits for under 65s

ISAs are extremely tax-efficient. You don't pay tax on the interest you earn in a Cash ISA, while the gains you make in a Stocks and Shares ISA are free of both Income Tax and Capital Gains Tax. But your annual subscriptions are limited to just £20,000.

If you have yet to use up your full allowance for 2026/27, consider doing so now before changes to Cash ISAs come into force from 6 April 2027.

From that date, the Cash ISA limit will drop from £20,000 to just £12,000. The overall ISA Allowance – the amount you can save and invest across all ISAs you hold – remains at £20,000. But if you choose to make full use of the Cash ISA Allowance, the remaining £8,000 will need to be directed elsewhere, most likely into the Stocks and Shares ISAs you hold.

The change means this is the last tax year in which you can make a full £20,000 Cash ISA subscription, unless you are over the age of 65, in which case the above changes do not apply.

Once you have made full use of the ISA Allowance, you can begin to look for alternative tax-efficient arrangements for your remaining wealth.

2. The Inheritance Tax treatment of pensions

Back in our Spring 2025 edition of The Wire, we wrote about the potential estate planning implications of the chancellor's decision to bring pensions into scope for IHT from April 2027.

If you had previously accrued pension wealth specifically to pass on tax-efficiently on death, you'll already be aware that the landscape is changing. You'll likely have looked at ways to lower the value of your estate, possibly through gifting, and might have begun taking a more holistic look at your wealth to find the right IHT-mitigation strategy for you.

This might involve HMRC gifting rules, such as the annual exemption that allows you to gift up to £3,000 a year IHT-free. This also includes the often overlooked "normal expenditure from income" exemption, which means you can give regular gifts of any amount IHT-free as long as they are made from surplus income and making them doesn't detrimentally affect your standard of living.

Use 2026/27 to put plans in place to mitigate the impact of this 2027/28 change.

Get in touch

There are financial and emotional advantages to planning for tax year end early in the tax year, and the above changes are just two that are set to come into force from April 2027. Planning for tax year end now could help to improve tax efficiency and give you peace of mind, so contact us online or call 020 7400 4700 today if you have any questions.

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What do rising oil prices mean for you?

The Iran War has dominated news headlines in recent months. Alongside the unimaginable human cost, the conflict has impacted global trade, caused stock market fluctuations, and seen the price of oil rise sharply.

A month after the war began, oil prices, according to the US benchmark – West Texas Intermediate (WTI) – topped $100 per barrel. Despite a drop following the ceasefire announcement in early April, prices began to rise again and are expected to peak this summer.

With the situation constantly evolving, it isn't clear exactly how high prices will rise. What is known is that geopolitical tension and escalation will impact markets, and rising oil prices will affect us all as the year continues.

Keep reading to find out how.

Oil prices are trending upward and may not fall consistently until the second half of 2026

The Strait of Hormuz lies between Iran and Oman and is critical for energy supplies globally – 20% of the world's oil is transported through it. The strait has been shut since the end of February when the conflict started, and it has proved pivotal in ceasefire negotiations so far.

The initial two-week ceasefire reported by President Trump on 7 April confirmed that Iran would immediately reopen the strait (it had been open before the conflict but closed by Iran on 4 March). Since then, the US blockade of Iranian ports has led to retaliation and hundreds of ships – carrying as many as 23,000 crew members, according to the Guardian – are stranded in the Persian Gulf.

The Strait remains central to discussions that could end or escalate the crisis.

Crude oil (WTI) – 17 November 2025 to 15 May 2026:

Source: Trading Economics

As you can see from the above graph, oil prices had been stable in the six months leading up to the crisis. In fact, the last time prices exceeded $100 per barrel was back in 2022, a result of Russia's invasion of Ukraine.

While prices peaked on 30 March at around $111 per barrel, expectations are that prices haven't peaked yet. CNBC recently reported on the percentage chance of various oil price peaks before the end of 2026:

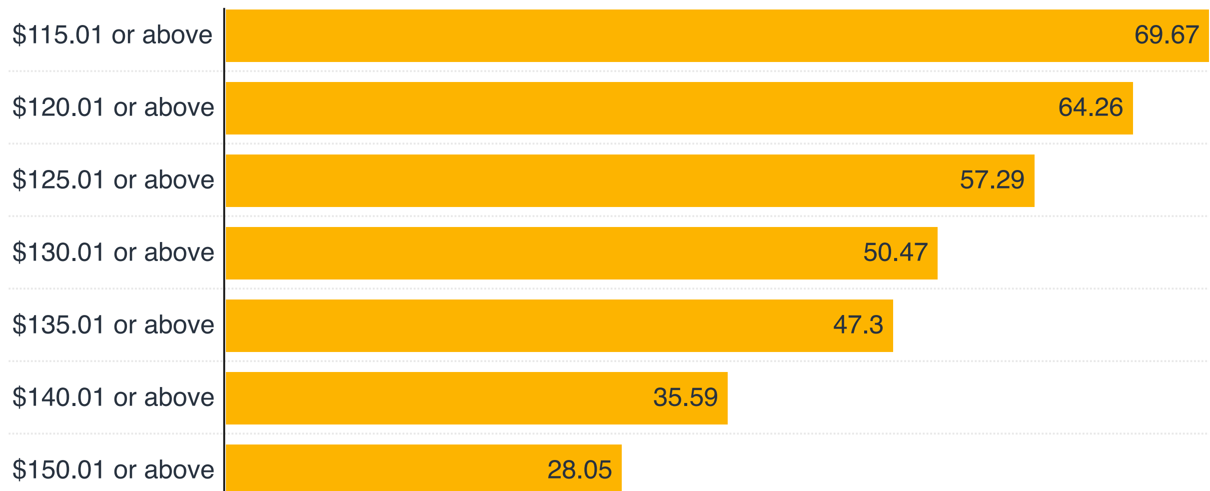

Chart: Ananya Chetia
Source: Kalshi

Source: CNBC

Most experts predict prices will peak toward the halfway point of the year, but they could be slow to fall, with knock-ons for global markets and UK interest and inflation rates.

Lengthy disruption in the Strait of Hormuz could lead to rising inflation and soaring energy costs

As a channel of global importance, a lengthy conflict and continued disruption in the Strait of Hormuz could lead to rising inflation.

The Consumer Prices Index peaked at 11.1% in the 12 months to October 2022 following the lifting of coronavirus restrictions and the resulting cost of living crisis. High inflation forced the Bank of England to increase its base rate, which in turn affects not only the interest rate on your savings, but also the cost of borrowing. High inflation resulting from the conflict could see mortgage rates rise again, alongside higher energy prices.

In the shorter term, the price of petrol has risen steeply as a result of rising oil prices, and we could see further increases as the year progresses.

Despite market volatility, your best option is usually to stay calm and focus on the long term

Global markets have reacted to the Iran War and rising oil prices, but it's important to remember that short-term market volatility – whatever the cause – is built into your long-term financial plans.

A long-term time frame allows investments to recover after falls, so the most important thing to do is stay calm and not panic. Withdrawing funds hastily only cements a potential loss and also means your funds won't be invested when the market recovers – as history suggests it will.

One of the most important ways we can help you at HFMC Wealth is by using our knowledge of markets and decades of experience to provide reassurance. Your portfolio is risk-managed, diversified, and aligned to your goals with short-term volatility built in.

That said, we understand that geopolitical uncertainty can be unsettling where your finances are concerned, which is why we're always on hand to help.

Get in touch

If you have any concerns about rising geopolitical unrest or about your wider wealth and long-term plans, get in touch with HFMC Wealth today. Contact us online or call 020 7400 4700 today to help plan your loved ones' financial future.

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The value of your investments (and any income from them) can go down as well as up, and you may not get back the full amount you invested. Past performance is not a reliable indicator of future performance. Investments should be considered over the longer term and should fit in with your overall attitude to risk and financial circumstances.

The Dutch ritual of “dusking” and 3 other ways to disconnect

Back in February 2026, the UK held its first “dusking” event as part of the annual Dark Skies Festival, which runs throughout the year. According to the Guardian, around 20 people gathered on the North York Moors to watch twilight give way to night. With mobile phones turned off, the event was about focusing on the natural world, acknowledging the end of the day in a way that our modern lives don’t always allow.

The concept comes from the Netherlands and has origins dating back to at least the 18th century. Having all but died out, dusking is making a comeback in its native Holland and spreading across Europe. It’s now gaining popularity here in the UK too.

But dusking is just one way to digitally disconnect and improve your emotional wellbeing through reconnecting with the physical world.

Keep reading for a closer look at this centuries-old Dutch tradition and other ways to perform a digital detox.

Dusking is an old Dutch tradition and part of a new rise in digital detoxing and nature-based mindfulness

Known in Dutch as “schemeren”, dusking was once a daily family ritual that dates back hundreds of years. It had, though, been all but forgotten. Its comeback is owed to poet and author Marjolijn van Heemstra, who led the Yorkshire event, guiding attendees through music and storytelling. Recent events in Europe have attracted more than 400 “duskers”.

The practice is a form of mindfulness that can help us to switch off and rebalance ourselves through reconnecting with the natural world.

Dusk might bring a murmuration of starlings preparing to roost or the hunt of waking bats. It might simply represent a chance to be calm, still, and reflect on the passing of the day.

It’s free and simple to do by yourself or with a loved one, or as a family. But you can attend an organised event too. Mastercard reports that 62% of Brits are planning to attend digital detox events this year, where smartphones and other tech are discouraged or banned.

Dusking may be one answer. But there are other ways to ditch the digital and embrace “analogue escapism” too.

3 other simple and easy ways to embrace a digital detox this summer

1. Turn off notifications

Being instantly contactable is important in our busy modern world. You want to be available to family, friends, colleagues, and business contacts at a moment’s notice.

In an emergency, this is vital. But it’s likely that many of the notifications that distract you throughout the day don’t arrive through obvious emergency channels. A phone call is a more likely method for urgent communication than, for example, social media.

And while keeping up with current affairs is important, do you need every breaking news headline pinged directly to your phone or smartwatch?

Identify the apps that cause regular distractions and amend their settings to restrict or turn off notifications. Instead, set time aside each day to check in with these apps so that you don't miss anything important.

You might find that fewer notifications and diarised check-ins help to relieve your anxiety and any "FOMO" (fear of missing out) you might feel when reaching for your phone after every ping.

2. De-smart your smartphone

You might go one step further than switching off notifications and remove distractions altogether.

Certain apps (both free and paid-for) will reduce your home screen to a bare minimum, removing colourful icons and reverting to text-based lists. This makes your home screen far less appealing and might mean you're not tempted to check in as regularly.

Other tools can place time restraints on certain apps to help break the cycle of habitual checking.

Our smartphones have, for a long time, been pocket laptops. But reverting to using your phone for calls, texts, and work emails could help you to regain focus, stopping dangerous doomscrolling or mindless social media swiping.

3. Embrace analogue and get out into nature

The rise of AI means that technology and the digital space will continue to dominate our lives. While this brings unique and exciting opportunities, many are also looking to analogue technology to slow down and reconnect with physical objects.

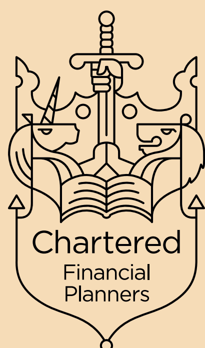
This might be as simple as putting on a record, a CD, or even a cassette tape rather than relying on Apple Music or Spotify. The weight of these objects in your hands, the requirement to manually turn them over, and even differences in sound quality could help you to ditch the tech.

You might opt to read a physical book rather than your Kindle, or perhaps get out into nature.

Whether you're dusking, going for a tech-free lunchtime walk, or taking up wild swimming during the warmer summer months, leaving your phone at home and enjoying mindful time in nature can be incredibly rewarding.

Get in touch

If you would like to discuss these changes in more detail, please speak to your usual HFMC adviser, contact us online, or call 020 7400 4700 today.



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