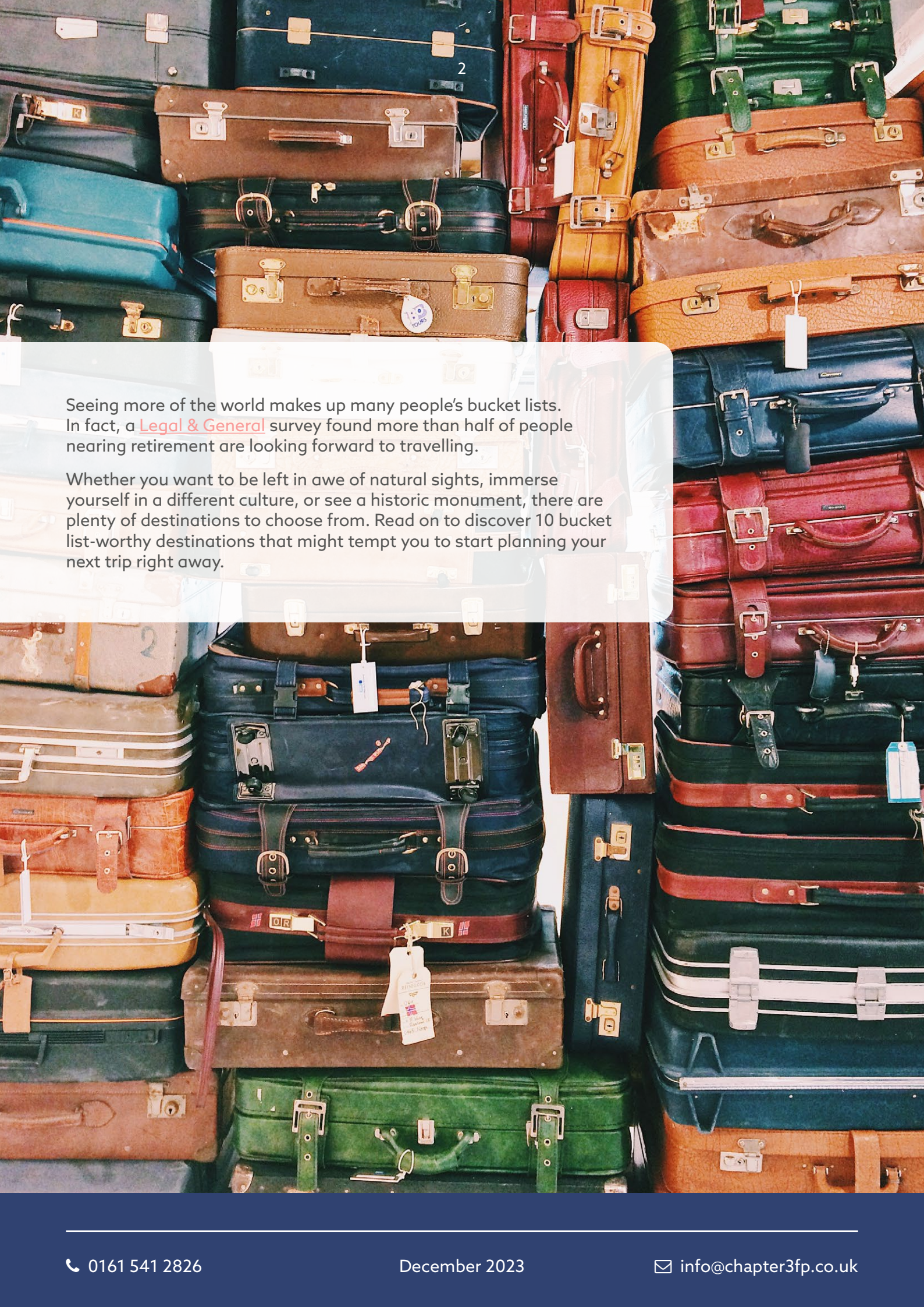


# chapter3.

Financial Planning



**10 incredible destinations  
to add to your bucket list**



Seeing more of the world makes up many people's bucket lists. In fact, a [Legal & General](#) survey found more than half of people nearing retirement are looking forward to travelling.

Whether you want to be left in awe of natural sights, immerse yourself in a different culture, or see a historic monument, there are plenty of destinations to choose from. Read on to discover 10 bucket list-worthy destinations that might tempt you to start planning your next trip right away.

## 1. Visit Japan during the sakura season

Japan has something for every type of tourist. Whether you're looking for busy cities packed with things to do or stunning rural villages to relax in, it could be the perfect destination for you. And, with a reliable high-speed train network, it's easy to hop between different locations during a trip.

Visiting during the sakura season can make your holiday even more special.

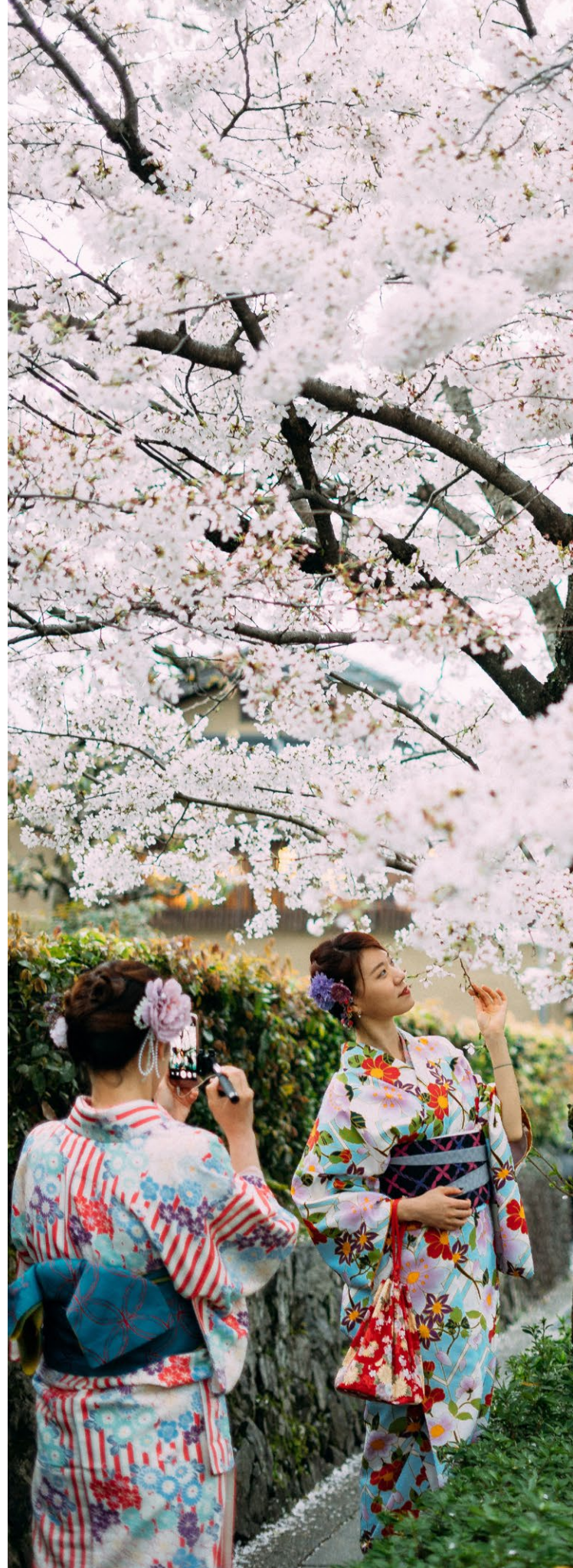
Every year, cherry blossom trees flower in the spring to make already incredible sights even more impressive. Temples and castles surrounded by beautiful blossoms will look picture-perfect and create lasting memories.

Cherry blossom festivals, known as "hanami" in Japanese, date back more than 1,000 years. Today, it's common to see locals picnicking under the cherry blossom trees in parks to take in the beauty.

Japan has more than 20 UNESCO World Heritage Sites if you want to explore more of the country's culture, history, and nature, including the iconic Mount Fuji, which has been worshipped as a sacred mountain for centuries.



Cherry blossom season in Japan usually takes place between late March and early April. However, there are exceptions. It can start as early as January on the southern subtropical islands and as late as May in the north. So, planning where you'll visit is important and you might want to make your itinerary flexible.



## 2. Take a cruise to Antarctica

Antarctica might not be the first destination that comes to mind when you think of cruising, but it's sure to be a memorable one. Fewer than 200,000 tourists visit Antarctica each season and it's a real chance to see a unique environment.

Tourism in Antarctica is governed by the Antarctic Treaty, which sets out rules and regulations to limit the effect on the environment. So, a cruise is often the easiest way to explore this wilderness.

Many cruises will offer activities like water sports, and hikes, as well as wildlife excursions for a chance to see penguins, whales, and more in their natural habitat. Some also partner with researchers who might provide lectures on board or even a chance to visit a research station to learn more about the remote continent.

Most Antarctica cruises depart from Ushuaia, Argentina, so you could pair this trip with visiting other South American destinations.



### 3. Discover sustainable tourism in Bhutan

Many popular destinations are grappling with the effects of tourism. Bhutan's approach to a long-term strategy that focuses on high-quality tourism has given the country a sustainable and exclusive reputation.

In the first eight months of 2023, around 56,000 tourists visited Bhutan, with the vast majority being Indian nationals.

The small Asian country nestled in the Himalayas is the only carbon-negative country in the world. With more than 70% of the country covered in trees, it's a "carbon sink".

If you're a traveller who loves being outdoors, Bhutan has plenty to offer. From fishing to horseback riding, there are lots of ways to enjoy nature here. The unspoiled scenery is just one of the reasons to visit Bhutan.

Its distinctive Buddhist culture makes Bhutan unique. The country's best-known attraction is the Tiger's Nest monastery. Perched in the cliffside of the Paro Valley, the large complex was built in 1692 and is steeped in legends. The hike up has rest stops along the way and usually takes between two and three hours, but the views will definitely make it a highlight.

When planning your trip, keep in mind there is a sustainable development fee to factor into your budget. The cost will depend on the length of your stay, and it's partly used to offset the carbon generated by visitors.



#### Forget GDP, Bhutan measures GNH

While many countries measure their success according to how the economy has grown, Bhutan takes a different approach – it calculates Gross National Happiness (GNH).

GNH is a philosophy that has guided the government since 2008. It argues that sustainable development should take a holistic approach to progress, including giving equal importance to non-economic aspects of wellbeing.

#### 4. Hire a campervan to explore New Zealand

If you want the freedom of hitting the open road, New Zealand could be ideal.

Its breathtaking scenery and extensive camping grounds mean you can explore at your own pace – you can even camp on public land if you follow the “responsible freedom camping” rules.

You can choose whether you kick back and take in the views, opt for adventurous hikes, or even try adrenaline-fuelled activities, like bungee jumping or jet boating, during your trip.

The ceremonial Māori dance, the haka, has become famous thanks to the All Blacks rugby team, but there’s a lot more to discover about the culture. There are plenty of experiences that will add to your trip, such as visiting Māori meeting grounds, paddling a waka, and listening to storytellers.

New Zealand has become a must-visit destination for Tolkien fans after Peter Jackson’s *The Lord of the Rings* trilogy was filmed here – more than 150 locations were used during filming. Popular stops on a *The Lord of the Rings* trip include:

- The original Hobbiton movie set near Matamata
- A Wētā Workshop tour in Auckland or Wellington to learn how the props and costumes were created
- Mount Victoria, which was used to film Hobbiton Woods
- Putangirua Pinnacles, which served as the Paths of the Dead
- Edoras’s filming location of Mount Sunday
- Fiordland, which was used to depict Fangorn Forest.



#### North Island or South Island?

If you’ll only be visiting one of New Zealand’s islands, it is worth setting out what you’re looking forward to. They’re both fantastic but for different reasons.

Generally, the North Island is a great option if you want to learn more about Māori history and culture. In terms of landscape, volcanos, glaciers, and white sand beaches make the North Island a stunning backdrop.

The South Island offers picturesque lakes, mountains, fjords and glaciers.

As around three-quarters of New Zealand’s population lives on the North Island, the larger South Island is perfect if you want to spend time exploring nature and enjoying some peace – you could drive for hours without encountering anyone!



## 5. Witness the wildebeest migration in Tanzania and Kenya

Seeing wild animals up close and in the wild features on the bucket lists of many people. A safari trip could be made even more special if you have the opportunity to witness wildebeest migrating.

Wildebeest migrate on a loop path through Tanzania and Kenya following the seasonal rains. More than 1.5 million wildebeest make the annual migration. Seeing so many animals on the move is impressive – in fact, the National Geographic Society refers to it as one of the “seven wonders of the natural world”.

The annual migration loop occurs at the end of the rainy season, usually in May or June, and covers more than 450 kilometres. So, it's worth doing some research about where you'll stay and which dates to visit to maximise your chance of seeing the migration.

The good news is that there are plenty of other safari experiences to have in both Tanzania and Kenya. The Maasai Mara game reserve and Serengeti National Park share a border and are home to the “big five” – lions, leopards, elephants, buffalos, and rhinos – as well as many other species.

Game drives are understandably the most popular tourist activity when visiting this area, but there are lots of other ways to fill your holiday too. You could hop on a hot air balloon that offers incredible views of the land or visit a traditional Maasai village to learn more about their semi-nomadic lifestyle.



## 6. See one of the New Seven Wonders of the World in Jordan

If you are a history buff who loves to explore ancient cultures, you might want to add Jordan to your bucket list. It's home to Petra, one of the New Seven Wonders of the World.

UNESCO describes the World Heritage Site as one of the "most precious cultural properties of man's cultural heritage". Half-built and half-carved into the rock, Petra was once an important crossroads between Arabia, Egypt and Syria-Phoenicia and it's still impressive today.

While the elaborate Treasury has been photographed thousands of times, the archaeological site was once home to up to 30,000 inhabitants and includes many other spots that are worth a visit, including the Royal Tombs, the Great Temple and the Street of Facades.

There are plenty of places to explore outside of Petra too.

If you want more history, the ruined city of Jerash is the largest Roman site in Jordan and includes imposing ceremonial gates and a hippodrome that once hosted chariot races.

Wadi Rum at the heart of the Jordanian desert is also worth a visit. The towering cliffs, sweeping dunes and reddish hues give it a Martian feel. In fact, the terrain has served as a backdrop in some of the *Star Wars* films. Other blockbusters from *Lawrence of Arabia* to *Dune* have been filmed here too.

And when you're ready to relax, floating in the Dead Sea and enjoying spa treatments could be perfect.



### The New Seven Wonders of the World

In 2001, the New Seven Wonders of the World was a campaign to select seven important monuments from a list of 200. How many are on your bucket list?

1. Great Wall of China
2. Chichén Itzá, Mexico
3. Petra, Jordan
4. Machu Picchu, Peru
5. Christ the Redeemer, Brazil
6. Colosseum, Italy
7. Taj Mahal, India

Of course, you can still visit one of the ancient seven wonders of the world – the Great Pyramids of Giza, Egypt. The pyramids are one of the most popular tourist sites in the world and attract around 14 million people every year.





## 7. Follow Inca paths in Peru

Another one of the New Seven Wonders of the World that features on a lot of bucket lists is Machu Picchu.

The 15th-century Inca citadel is located on a mountain ridge in Peru and is often referred to as the "Lost City of the Incas". Above the Sacred Valley, it offers impressive views as well as the chance to explore the archaeological site.

If you want to follow in the footsteps of the Inca civilisation, there are several trails to choose from.

The Classic Inca Trail is more than 40 kilometres long and is usually completed over four days. Along the way, you'll see other archaeological sites, such as Sayacmarca and Patallacta. On the fourth morning, you could walk through Inti Punka, or the "Sun Gate", at sunrise – a moment many tourists describe as unforgettable.

If you don't have enough time or a four-day hike isn't for you, there are other options. As well as shorter routes, you can take a train offering panoramic views and then a bus that will take you right up to the entrance of the ruins.

While you're visiting Peru, you might also want to see:

- The vibrant cities of Lima and Cusco
- Lake Titicaca, which is surrounded by rolling hills and small traditional villages
- The 70 huge plant and animal drawings that make up the mysterious Nazca lines
- The Sacred Valley, which has many Inca ruins
- The Amazon Rainforest, to catch a glimpse of unique wildlife.



## 8. Be inspired by nature in Canada

More than 80% of Canada is uninhabited, making it an excellent destination to visit if you want to explore the wilderness and take in spectacular views.

There are 37 national parks and 10 national park reserves that protect more than 336,000 square kilometres of land in Canada, so you really are spoilt for choice when you're looking for a holiday that's focused on nature.

One of the most popular places to visit is Banff National Park, which is around 128 kilometres from Calgary and right in the heart of the Rocky Mountains. It's the oldest national park in the country, and the third oldest in the world.

Banff's pristine lakes, alpine meadows, dense forests, and snow-capped mountains mean its natural beauty is hard to surpass. You can choose a holiday style that suits you, from a motorhome that lets you explore to a resort that's perfect for unwinding.

Another option is the Pacific Rim National Park Reserve, which boasts a rugged coastline and a chance to spot humpback whales and orcas between May and October. Or you could visit the picturesque Thousand Islands, which is just three hours from Toronto and offers a lush terrain to hike in.

Setting out what you're looking forward to when planning a trip to Canada could help you narrow down your options. Do you want to be close to a busy city, or go off the grid? Would you prefer an active adventure or a more relaxing break?

## 9. Explore ancient Roman history in Italy

You don't have to fly long-haul to tick an item off your bucket list – a flight of just a few hours from the UK could take you to Italy and its ancient Roman history.

Rome is the obvious place to start for history buffs who want to delve deeper into Roman history. The Colosseum, Roman Forum, and Palatine Hill are must-visits, but there are some hidden gems to discover in the eternal city too. You might want to plan a stop at the ruins of Domus Aurea, also known as “Nero's Golden Palace”, Parco degli Acquadotti, or head under the Vatican to see an ancient necropolis.

Outside of Rome, Pompeii gives you a chance to walk through a Roman city and picture how it looked at the height of the Roman Empire.

Close by, Baiae, located in the Gulf of Naples, was a Roman beach resort town for the rich and famous. While much of it is underwater today, it can still be explored by snorkelling or taking a trip on a glass-bottom boat.

As you travel through Italy, you can find evidence of the Romans almost everywhere, from towering military camp gates in Turin to temples in Sicily. Of course, you can go even further afield to see Roman sites, with the civilisation leaving its mark across Europe, northern Africa, and the Middle East.

There's a lot more to Italy than its Roman history that makes it bucket-list worthy too, including galleries filled with Renaissance art, delicious cuisine, beautiful natural scenery, and much more.



## 10. Relax in the tropical paradise of French Polynesia

Sometimes you want a holiday that is all about relaxing. And you could find paradise on one of the islands of French Polynesia, such as Bora Bora or Tahiti.

With relatively few tourists, French Polynesia can feel a world away from crowded hotspots. You can expect clear blue waters, pristine beaches and unbelievable views. If you want to unwind and forget about daily life, it could be the perfect destination for you.

While you might be planning to relax on the beach with a chilled cocktail, there are activities to choose from when you're ready.

Bora Bora has vibrant coral reefs that are perfect for snorkelling, while Moorea is a popular choice for water sports, including paddleboarding and surfing. The largest island is Tahiti, which is dominated by three extinct volcanos that make it ideal for hiking and rock climbing. The good news is you can island hop via plane or boat to experience all that's on offer.

With life on the islands going back thousands of years, there's a rich culture to explore too. You can spend time learning about island life, discovering fascinating traditions, and admiring local crafts.





## Contact us to talk about making travel part of your financial plan

If travel is important to you, making it part of your budget and financial plan could help you see more of the world.

Whether you want your regular outgoings to include frequent trips or you're dreaming about a once-in-a-lifetime holiday when you retire, a plan may help you stay on track. It might include putting money to one side every month or understanding how taking a lump sum out of your pension could affect other retirement plans.

Please contact us to discuss your aspirations and how we could help you build a long-term financial plan that reflects you.



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**Please note:** This guide is for general information only and does not constitute advice. The information is aimed at retail clients only.

A pension is a long-term investment. The fund value may fluctuate and can go down, which would have an impact on the level of pension benefits available. Your pension income could also be affected by the interest rate at the time you take your benefits.