



A word cloud of terms related to retirement and financial planning. The words are arranged in a roughly triangular shape, with 'everything' and 'difficult' being the most prominent. Other terms include 'pensions', 'education', 'retirement', 'healthcare', 'health', 'families', 'small children', 'pensioners', 'thing', 'question', and 'increase'.

pensions  
education  
retirement  
healthcare  
health  
families  
**everything**  
**difficult**  
small children  
pensioners  
thing question  
increase