My husband an I are 60 this year. We are both professionals who work in fields requiring high degree of physical fitness, so had planned our move towards retirement hours over the next 5 years.

With the uncertainty surrounding the changes to the tax system we are now unclear as to what we will be able to afford to do.

My reading of the headlines ref this tax change will enable payment of 2019 over 20 years or (?) on retirement. If my understanding is correct, this is grossly unfair to anyone approaching retirement....in our case we would have 2 years (repayment starting in 2024) to pay, which would be incredibly difficult.

Can this element be reviewed to give a more balanced approach for the whole community? Thank you