



# PLANNING FOR THE QUALITY OF LIFE YOU WANT IN YOUR GOLDEN YEARS

*Looking forward to a secure and financially independent retirement*

Saving for your retirement may not seem important when you're starting out. But the sooner you start saving for your retirement, the more secure your future will be.

It's so important to invest for your retirement. Putting as much as you can into a pension provision as soon as you can gives you a much better chance of having the retirement you want.

When planning your retirement, there are three main types of pension you need to consider. These are State Pensions, private personal pensions and occupational workplace pensions.

Whether you are thinking of starting a pension, reviewing your existing pension provision or are about to take benefits from a scheme, there are many issues you should discuss with us:

- At your age, how much should you be saving?
- Could you optimise your tax position for retirement by also saving in an alternative tax-efficient vehicle?
- Would bringing existing pension funds you have built up together in one place help you manage them better?
- How can you maximise your pension contributions as you reach retirement age?
- What might you expect by way of pension from the State and when will you receive it?

- What's the best time to start taking income from your pension fund?
- What are the alternatives to buying a pension annuity and why might they be better for you?
- How can you use your tax-free cash allowance to the best advantage?
- What if you want to take your pension fund overseas?

*Information is based on our current understanding of taxation legislation and regulations. Any levels and bases of and reliefs from taxation are subject to change. Tax treatment is based on individual circumstances and may be subject to change in the future.*

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## PROFESSIONAL FINANCIAL ADVICE YOU CAN TRUST

The quality of life you want in your future retirement years will depend on what you contribute in the present. Planning your finances can help to ensure that you have peace of mind, so that you can look forward to a secure and financially independent retirement. To discuss how we could help you achieve this goal, please contact us.