



Retirement Planning

We provide a **wide range of pension services** for those wishing to fund a comfortable and worry free retirement. We can help **those about to retire** to make the most of their pension plans. For **those already retired**, we can provide ongoing investment advice. Below are just some of the situations we can help you with:

Mr A has just retired and has received retirement packs from his three personal pension plan providers. **We can search for the most competitive annuity** (i.e. pension for life) for his circumstances and arrange for this to be purchased under the Open Market Option.

Miss B is shortly to retire from the bank she has worked in for nearly 30 years and has the option of taking some of her pension as a tax free lump sum. **We can advise her on the pros and cons of taking the lump sum** and offer her investment advice if she does.

Mr C is about to retire with a pension pot of just over £1.2 million and he is loathe to purchase an annuity as he sees these as offering poor value. **We can arrange a pension drawdown for him** so that his pension fund remains invested and he draws sufficient money each year for his income requirements.

Mrs D has returned to work after bringing up a family and is concerned that she has no pension in her own name. **We can arrange a low cost pension plan into which she can invest a monthly amount** together with the occasional lump sum as and when available.

Miss E has just turned 30 and has her own successful business, paying a high rate of tax. She would like to start saving for a pension but is not sure a pension plan offers good value. **We can advise her on the pros and cons of setting up a pension plan** in her position. We can also show her that her pension funding does not have to be limited to simply using pension plans.

Mr F now lives abroad and is unlikely to return to the UK. He has a two UK personal pension plans and has pension benefits with three former UK employers. **We can investigate all of his pension benefits and recommend some transfers** to tidy up his overall pension portfolio.

Mr G's company has announced they are closing their money purchase pension scheme and are setting up of a new group personal pension plan. They have given him the option of transferring his £350,000 pension fund into the new

scheme or to an alternative product provider. **We can advise him on the pros and cons of transferring to the new group personal pension plan** or can advise an alternative provider. If he takes the transfer offered by his employer we can advise him on the most suitable fund choice.

Mrs H has a personal pension plan which invests in a With Profits Fund. However, the annual bonuses are very low. **We can carry out a detailed review of her With Profits Fund** to determine whether her pension fund should be transferred elsewhere.