

RETIREMENT FUNDING

Funding for retirement is a major concern for many people. Many employer pension schemes are no longer providing the guarantees they used to and the responsibility for providing for our own retirement now firmly lays with ourselves. Apart from the vast range of products on the market aimed at retirement pension funding, the legislation attached to pensions is hugely complicated and constantly changing. There has never been greater need for advice in this area.

We are able to provide advice on personal pensions (old and new) as well as Self Invested Personal Pensions (SIPPs). It is often the case that people collect a number of pensions throughout their working life and very rarely review them to ensure they continue to be appropriate both in terms of the pension policy and the underlying investment funds.

Remember, a pension is merely a tax wrapper. Your money is invested into funds designed to provide the growth needed to eventually provide you with your retirement income.

As you are likely to depend upon your pension income to supplement any state pension and/or benefits, it is extremely important that your pension plans are regularly reviewed to ensure that they are performing as expected, and you are aware of any changes that may need to be made in order to meet your expectations in retirement.

You may feel that you do not wish to rely solely on a pension plan to provide for you in retirement, preferring to include other non-pension investments or strategies to create a more flexible portfolio overall. We can help you consider all of your options.