Your retirement roadmap

wise

Contact Pension Wise if you have defined contribution (DC) savings

The PENSIONS

Advisory Service

Contact The Pensions Advisory

Service if you have defined benefit

(DB) and want to understand more

Here is a map to help to show you the key steps and decisions you need to take as you approach life after work. Where on the road are you? Remember it is never too early to consider your plans and ensure your pension savings are on track.



If you have DC savings

Review any defined contribution

savings you may have

Ensure that your investment

choices still match your plans





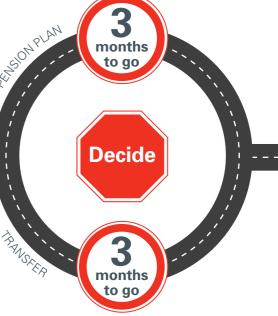
Once-only decision

Draw benefits from the Plan or to transfer for greater flexibility?

If you wish to transfer please contact the administration team for a transfer quote.

Liaise with the administration team and provide completed ID check form

> Make retirement choices and complete forms



If you wish to transfer out

You will need to consult an Impartial Financial Adviser and provide evidence that they have given you advice to the Trustees via the administration team.





State Pension Age

Draw State Pension too. The age you can do this is increasing!

65-66-67-68

Check your State Pension Age at https://www.gov.uk/statepension-age

Some of your benefits are guaranteed or have valuable underpins

Contact the Plan's administrators for more information about what your options are with these.

Your defined contribution savings could be:

Additional Voluntary Contributions Individual Money Account Money Purchase Account Other savings from other pension schemes

