

## Our Retirement Planning Service

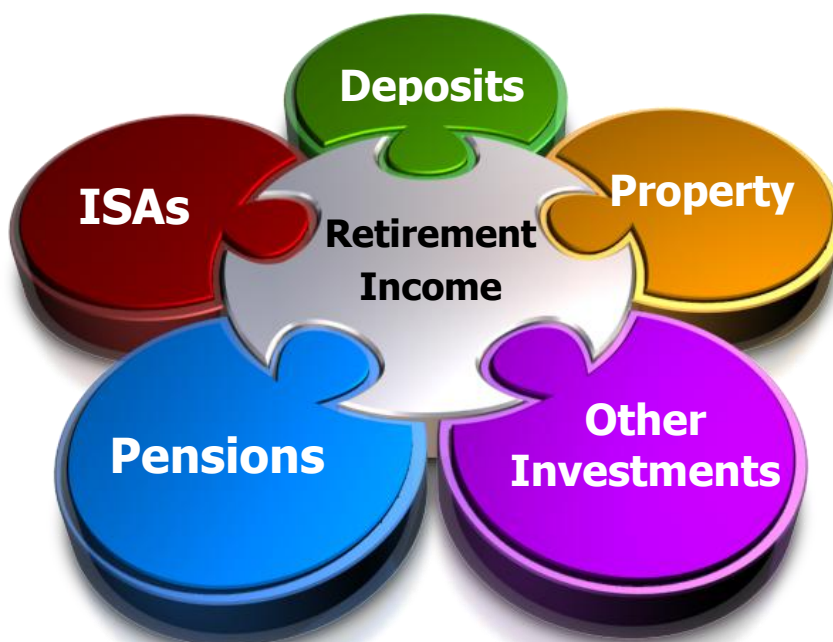
Our "Retirement Planning" service is aimed at individuals that are still working and have not yet reached retirement age. Whether you are just starting out in your career, halfway through, or only have a few years to go until you retire, our expertise can help you make the correct decisions to ensure your financial security in retirement.

**If you answer "no" or "don't know" to any of the following 3 questions, then you should consider our Retirement Planning Service.**

- Do you already have a strategy in place that will enable you to retire when you want to, with an income that will maintain your standard of living throughout retirement?
- If so, is the strategy still on track to reach your target retirement income at your target retirement date?
- Do you regularly review the strategy to ensure
  1. that it adapts to your changing circumstances?
  2. that you have a "plan B" in place if the original strategy is not working?

Many people are put off starting to plan for retirement as they think this has to mean a pension, and media coverage of pensions over recent years has not been good. Despite the negative publicity, pensions can be a very useful tool in the retirement planning exercise for some clients. However, they are only one of the tools that are available.

As part of our service we will of course consider pensions, but we will also discuss other methods of funding for your retirement. Through a combination of our discussions with you, our analysis into your existing arrangements and our powerful retirement planning software, we will come up with a strategy designed to your individual requirements. We call this your **Retirement Plan**.



It is true that the earlier you start planning for retirement, the easier the exercise is. However, we find that the majority of clients approaching us for in depth retirement planning advice are normally aged over 35. Whether employed or self employed, we provide peace of mind by helping ensure you understand all of the options. In addition to our standard service, we also have **specialist strategies for business owners, company directors and higher earning employees**.

For further details on what is included in our Retirement Planning Service, please refer to our Service Proposition. Whilst we acknowledge that everyone's individual circumstances are different, we believe that our advisers can offer the most appropriate advice to our clients by following a clearly defined advice process. This process can be broken down into the steps shown in our Service Proposition.