Complimentary pre-retirement webinar for PCS members

How to secure the **income you need when you retire**

Lighthouse Financial Advice is organising a webinar specifically to help **PCS members** make good decisions when deciding how and when to secure the income they need to live comfortably for the rest of their lives. You should attend this seminar if you would like to understand:

- how your pensions, including the **Civil Service and workplace pensions**, work, when you can take them and how much you can expect to receive
- your options for accessing any additional pension savings, including from previous employers
- ways you may be able to increase your income
- tax considerations, including your tax-free lump sum
- countering inflation: will your income keep its value in real terms?
- planning for later life, including paying for long-term care and passing on more to your loved ones.

The webinar will be presented by one of our fully-trained financial advisers. They have the knowledge and expertise – including a detailed understanding of the Civil Service and workplace pensions – required to help you, however much or little pension provision you have managed to accumulate.

WHERE: **Log in conveniently from your personal computer or device**

WHEN: **Wednesday 11th November 2020 12.00pm – 1.00pm**

BOOK YOUR PLACE: email or call the person below, stating the webinar date and time –

Siobhan Kennedy by email **Siobhan.Kennedy@lighthousegroup.plc.uk** or phone 01273 523742

If this date isn't convenient please get in touch and we will arrange an alternative convenient personal **telephone appointment** for you.

The value of your investments can go down as well as up, so you could get back less than you invested. A pension is a long-term investment. The fund value may fluctuate and can go down. Your eventual income may depend upon the size of the fund at retirement, future interest rates and tax legislation. Tax advice which contains no investment element is not regulated by the Financial Conduct Authority.

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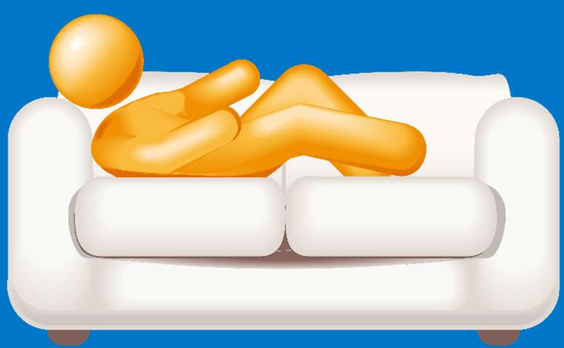

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