

# Find out how to secure a comfortable retirement



Free pre-retirement seminar for  
xxxxx members

**Lighthouse Financial Advice is the trusted financial advice partner of ADD AFFINITY NAME. We are a leading financial business, and our purpose is to help you achieve your aspirations through expert financial planning.**

**We are delivering a free seminar to help you understand how to secure the income you need for a comfortable retirement. In this seminar, you will be able to learn about:**

- How your pensions work, including the **state and workplace pensions**
- When you can take your pensions 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
- Counteracting inflation: will your income keep its value in real terms?

The seminar will be presented by one of our expert financial advisers who has specific knowledge of your sector. The details of the seminar are below:

**Where:** City, Address

**When:** Date and Time

**Book your place:** Email or call the person below, stating the seminar date and venue –  
NAME at [xxxx@quilter.com](mailto:xxxx@quilter.com) or on xxx xxxxxxx

If this date isn't convenient, please get in touch using the contact details above and we will arrange a free initial personal telephone appointment for you.

For details of how we use your personal information, please view our privacy policy at:  
[www.lighthousefinancialsolutions.co.uk/privacy-policy](http://www.lighthousefinancialsolutions.co.uk/privacy-policy)