

Who's looking after your pension?

Is your retirement in safe hands? What is your pension worth?



Every few months we see in the press a news story about how the state pension will have dwindled to virtually nothing by the time the majority of us retire. There is also constant speculation that the retirement age will continue to increase and may soon be up to age 70 for most of us.

Given this fact and the poor returns received from deposit accounts over the last few years it is even more essential that any pension provision that either you or your employer has put in place is managed as well as possible.

It is all too common that we come across clients who have set up Personal Pension Plans or have joined an Occupational Scheme but have no idea how their valuable contributions are performing or what sort of forecasted pension they can expect.

We also often find that people have "frozen" schemes from previous employers or have stopped contributions into a personal scheme when they joined a plan through work and again have no idea what these are worth let alone what funds their retirement monies are invested in or how these are performing.

If you are relying on state pension benefits to provide you with a continuation of the lifestyle that you currently have into your retirement you will very likely be disappointed. If you do have some personal or occupational pension provision then it is **essential** it is managed properly and that you are contributing enough to it.

It does not matter how much you pay into a pension, if you are in the wrong investments the fund at retirement will not provide you the kind of return you are hoping for.

Recent pension legislation and the advent of SIPPs (Self Invested Personal Pensions) has meant that pension

provision is much more flexible and can benefit you a great deal more than ever before. If you have existing pensions you can collect them together into a single scheme with easier access and the ability to invest in a range of different investments to maximise growth.

Whatever your current pension provision, talk to Financial Options; we can advise you on your existing pensions, find out what they are worth and even manage the funds for you. For a free consultation without obligation contact Gerald on **612611** or e-mail pensions@financialoptions.co.im



Your Pension Is Important

Do you know which funds you are invested in?
Is the growth checked?
Do you increase your contributions each year?

If the answer to any of these is 'no' talk to us.

We offer **FREE** advice and can actively manage your pension fund. Call Gerald now on

612611

Don't leave your retirement income to chance!

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