

# Portfolio of Services

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## Retirement:

There has been a sharp fall in the percentage of people saving adequately for requirement.

Of those who have a pension, many have no idea how their pension is performing or what it will equate to in financial terms on retirement

- Pre-Retirement Planning

The provision and implication of retirement solutions can be very complex and the earlier in our working life we embark on retirement planning the easier the path will be.

There are a number of retirement solutions available. Company sponsored schemes will no doubt become more popular for employed and part-time employees, but many employees and self-employed will still prefer to manage their own pension funds.

- Post Retirement Planning

At retirement once again there are a number of arrangements available to provide income in retirement. Much is dependent on your financial needs, such as the decision to leave part or all of your pension to your next of kin. We have a wide range of solutions available to help make your retirement planning decision an informed one to cater for all eventualities.

We will help you target the income you require at the age you would like to retire. We will also help you with a portfolio of funds which suit your risk profile. Even if you already have a pension fund you will want us to review it to ensure it has a reasonable chance of meeting your required goal.