Complimentary Retirement & Pensions Explained webinar for NEU members

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

Lighthouse Financial Advice is organising a webinar specifically to help **NEU 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 webinar if you would like to understand:

- how your pensions, including the **state, Teachers' Pension Scheme and the Local Government Pension scheme** 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 Teachers' Pension Scheme and the Local Government Pension scheme – required to help you, however much or little pension provision you have managed to accumulate.

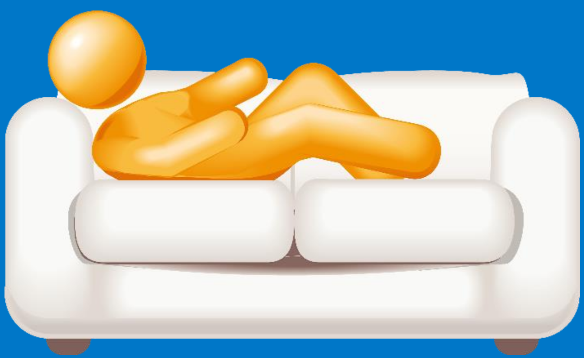
**WHERE:** **Log in conveniently from your personal computer or device**

**WHEN:**

**BOOK YOUR PLACE:** Email **{ }** or call on 01273 523XXX Stating the date and time of the webinar you would like to attend

If you can't attend but would like to arrange a **complimentary initial financial consultation** please get in touch and we will put you in touch with a local financial adviser specialising in advising NEU members. Following the initial consultation, if you wish to appoint Lighthouse Financial Advice as your financial adviser we will explain and agree any charges with you before undertaking any work on your behalf.

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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LIGHTHOUSE FINANCIAL ADVICE

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