

## Would you benefit from a financial review?

Listed below are some of the most common questions that people like you have about their finances. If you would like some help with any of these areas, please tick as many boxes as you like on the right-hand side and I will arrange for our recommended financial adviser to make contact.

There is no cost for an initial - no obligation - conversation.

<b>Most common questions from people approaching retirement:</b>	<b>Please tick if you would like some help in this area</b>
1. When can I afford to retire?	
2. Can I afford to go part time and improve my work life balance?	
3. How much money do I need to be able to retire?	
4. What is the earliest I can retire?	
5. How much should I be saving towards retirement?	
6. How do I know I can afford the life I want in retirement?	
7. How much will my State Pension be worth?	
8. What are the different options for taking pensions and which is best for me?	
9. I have several pensions in different places and want to know what I should do with them?	
10. I have old Company pensions that I cannot find, how do I track these down?	
11. How can I make sure I do not run out of money in retirement?	
12. I would like a pension review, so that I better understand how my pensions are invested and whether I am getting value for money.	
13. How do I know if my pensions are any good?	
14. Am I making the best use of the tax advantages you get with pensions?	
15. How much risk should I take with my pension, savings, and investments?	
16. Can someone help me manage my pensions to ensure they are meeting my needs?	
17. What sort of investment performance am I getting from my pension and what should I be aiming for?	
18. Can I combine all my pensions into one place?	
19. How do I make sure I leave something for the family when I am gone?	
20. How do I plan to ensure my estate is Inheritance Tax efficient?	
21. Where is the best place for me to save or invest money?	
22. How do I ensure that my money is not exposed to too much risk?	
23. What happens to my money or pension if there is a stock market crash?	
24. I would like my pensions and savings to meet modern ethical standards, how do I know if they are?	