

Pensions

Are you relying on the State Pension when you retire?

This is the prospect many people face because they do not make adequate pension provision during their working lives.

Saving into a private pension or your employer's scheme means that you're taking advantage of government tax breaks that can help boost your retirement income.

Are you thinking of cashing in your pension fund?

The new pension freedom rules allow far more flexibility in the way you can access your pension funds, even to the extent that you may be able to take your benefits in one lump sum. However, are you sure this is the right option for you?

Pension planning is a complex area and it's important to take professional advice. We can help guide you through the process no matter whether you're a first-time saver or a long-term investor looking to take your retirement income now.

SWLaw Investment & Financial Planning offer free, no obligation initial appointments to discuss your needs before any work is carried out.

To make an appointment, please call us on **01752 205205** or email us at info@swlaw.co.uk

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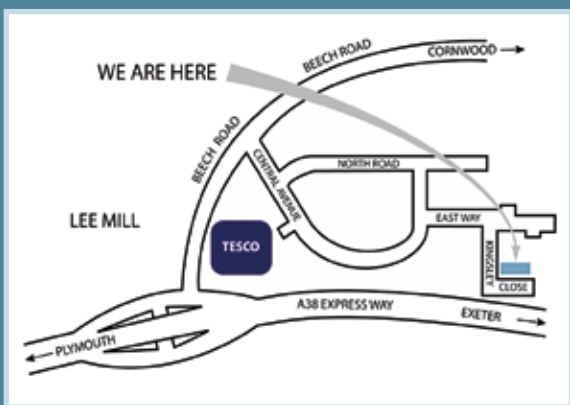
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