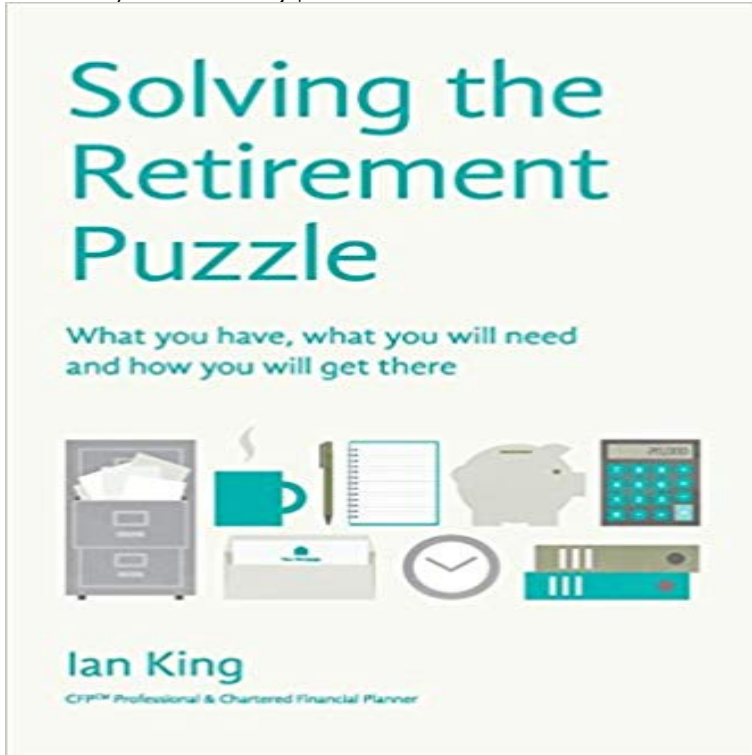


Solving The Retirement Puzzle: What you have, what you will need and how you will get there



What is retirement going to look like? What level of income will I require? Am I going to be short? Planning for your retirement is a minefield filled with complexity, changing rules and lots of misinformation. Solving the retirement puzzle - What you have, what you will need and how you will get there sets out to remove the barriers you may face in undertaking serious planning for your retirement, irrespective of how far this may be into the future. Remember it is never too early to start planning! We begin by explaining how pensions work, before helping you to calculate the value of your existing plans. Next, we look at what pension savings you'll need for the retirement you aspire to, addressing how to effectively bridge any shortfall in your existing plans. Finally, we provide guidance on how to protect your retirement plan for the future generations of your family, allied to some tips on how to get started in reviewing your retirement plan.

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