



Retirement & Pensions explained!

Find out how to secure a comfortable retirement

Free pre-retirement webinar for UNISON members

Lighthouse Financial Advice is the trusted financial advice partner of UNISON. We are a leading financial business, and our purpose is to help you achieve your aspirations through expert financial planning.

We are delivering a free webinar to help you understand how to secure the income you need for a comfortable retirement. In the webinar, you will be able to learn about:

- How your pensions work, including the **state and workplace pensions**
- When you can take your pensions 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?

The webinar will be presented by one of our expert financial advisers who has specific knowledge of your sector. The details of the webinar are below:

Where: Log in conveniently from your personal computer or device

When: Monday 22nd May 2023 10am – 11am

Book your place: Email or call Sarah Codlin, stating the webinar date and time:

sarah.codlin@quilter.com or on 02038 310743

If this date is not convenient, please get in touch using the contact details above and we will arrange a free initial personal telephone appointment for you.

For details of how we use your personal information, please view our privacy policy at: www.lighthousefinancialsolutions.co.uk/privacy-policy