

A close-up photograph of a person's hand pointing at a document. The person is wearing a white button-down shirt and a silver watch with a black strap. The image is split diagonally from the top-left to the bottom-right. The upper-left portion is a solid dark blue color, and the lower-right portion is white. The text 'Pensions Review' is overlaid on the blue section.

# Pensions Review

## Pensions Review

Analyse your pensions and improve on them

A Pensions Review is where we analyse all of your pensions. We find out about their charges, costs, funds, investment performance, options for payment in retirement, exit fees, bonus rates, annuity rates, risk rating and anything else we deem relevant depending upon the existing pension or provider. From this we will be able to advise you as to whether it is suitable for your needs and wishes in retirement. Pensions Review is a vital part of the advice process. There are a great many different types of pensions and the rules surrounding each plan can vary tremendously.

You could have a personal pension, an occupational defined benefit pension (often known as a final salary pension), an AVC (Additional Voluntary Contribution plan) or a defined contribution pension connected to an existing or previous employer. Whatever your plans are, reviewing your pension is a crucial element of any retirement plan.



## Advice on your pension plans

Pension rules and regulations change a great deal and it can be very difficult to keep up to date with all of the changes.

Only a small number of pension plans remain the same, but rest assured that Clarity Wealth Limited are extremely knowledgeable when it comes to all the various pension options.

Your pension is generally one of your biggest financial investments and it is important that you understand the basics behind what you have. You should ensure it is appropriate for you and will give you the type and level of income that you want in retirement.

With so many choices available, it can be difficult to know what the best decision is in terms of your financial future and your security. Our expert advice throughout your pensions review will help you to make the best decision that is right for you and your family.

We will engage you with your financial plans so that you have a clear picture of what retirement will look like for you.





# Investment Planning

# Retirement Planning & Pensions

# Business & Protection

## Contact

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Our Financial Services Register number is 758444.