

YOUR RETIREMENT SERVICE

Retire with confidence

Retirement is your time. Whether you choose to travel, make home improvements or spend more time with family, getting your finances in order can give you peace of mind.

ABOUT THE RETIREMENT SERVICE

HL's Retirement Service can help you make plans for your pension. It's not personal advice, but it will answer all your questions about retirement and help you navigate through your income options, including:

ANNUITY	ENHANCED ANNUITY	DRAWDOWN	LUMP SUMS	MIX AND MATCH
A tax-free cash lump sum and a guaranteed income for the rest of your life.	Improve your annuity income because of your health and lifestyle.	Flexible income with tax free cash at the start.	Flexible income with part of each withdrawal tax free (also known as UFPLS).	A mixture of all of these options

Whichever you choose, HL will arrange personalised quotes to compare your options and talk you through the application process. And don't forget to tell HL about your health and lifestyle – it could get you a higher annuity income.

WHAT'S NEXT?

Call the HL Retirement Service on **0117 314 1798** or email retirementservice@hl.co.uk to get your retirement journey started. Don't forget to mention which pension scheme you're part of.

Pension Wise is the Government's pension guidance service. They're a free and impartial service to help you understand your retirement options.

Visit www.moneyhelper.org.uk/nudge-public or call **0800 100 166**.

IMPORTANT INFORMATION

A pension is meant for your retirement, so you can't normally access your money until you're 55 (57 from 2028). What you do with your pension is an important decision. We strongly recommend you understand your options and check your chosen option is suitable for your circumstances. You should take appropriate advice or guidance if you are unsure. Tax rules can change and benefits depend on your circumstances.