



PENSION DECISION

Drawing benefits from your pension arrangements
needs careful thought and planning.



PENSION DECISION FROM JLT

At JLT we have been providing advice on how to draw pension benefits for over 20 years.

We understand that the decisions you are about to make could be crucial to your long term financial security and will undoubtedly have a major impact on your future retirement plans.

We understand that your circumstances are unique and that the choices you are being asked to make are some of the most important you will ever face, the JLT Pension Decision Team are here to help you make the right ones.

PEOPLE LIKE ME



Claire has accumulated some wealth during her life and feels financially comfortable.



CIRCUMSTANCES

- Has other retirement income meeting majority of requirements
- Comfortable with investment risk

NEEDS

- Looking for flexibility
- Interested in options available on death

SHOULD CONSIDER

- All types of Annuities including unit linked
- Flexible Access Drawdown
- A blend of products including those above

Claire should seek regulated financial advice before making a decision because her health, attitude to investment risk and capacity for loss will drive the most appropriate option.



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John has other pensions, but income from this scheme is important to him.

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CIRCUMSTANCES

- Has other pensions but little 'rainy day' money
- Is not comfortable with investment risk

NEEDS

- A regular guaranteed income is important to him
- Does not wish to be tempted to access money as and when required

SHOULD CONSIDER

- Conventional & Fixed Term Annuities
- Any product providing an underlying guaranteed level of income

John should seek regulated financial advice because income from this scheme is important to him and doing so could increase the amount he receives.

The value of investments and the income they provide can fall as well as rise and there is no guarantee that you will get back the originally invested amount.

WHAT NEXT

For a consultation to discuss your options,
contact the JLT Pension Decision team on:

 0345 072 6774

APENSIONS*Age*
WARDS
2015
WINNER
AT-RETIREMENT SOLUTIONS
PROVIDER OF THE YEAR

ABOUT JLT WEALTH MANAGEMENT

JLT Wealth Management form relationships based on understanding, trust and collaboration. We work to attain your financial goals and to meet your financial needs in the years to come.

www.jltwm.com

JLT Pension Decision is a trading name of JLT Wealth Management Limited.

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