

# HUB PENSION CONSULTING'S COUNTDOWN TO RETIREMENT

## 2 YEARS TO GO

“ THE QUESTION ISN'T  
AT WHAT AGE I WANT  
TO RETIRE, IT'S AT  
WHAT INCOME. ”

George Foreman

Time is ticking and retirement is on the horizon. At this stage, you need to start acting on some of the plans you've set out for retirement. If you do, it will make the transition into retirement much more simple and smooth.

Each of our 'countdown to retirement' leaflets outline the key aspects of retirement planning. Check that you're on track by ticking off the steps outlined in our handy '10 years to go' and '5 years to go' leaflets. Once you've done that, you're ready to move forward.

You've already started the countdown to your retirement. So, take the next step with HUB Pension Consulting today.

Your retirement is only a couple of years away. You've already made great progress in planning for your future, but it's time to turn plans into action.

Discover how professional financial advice can help you achieve your ideal retirement.



### Speak to a financial adviser

**With retirement so close, now is the time to seek professional financial advice.**

With two years to go, now is the time to ensure the plans you have built are on track – meaning it's a good time to seek professional financial advice.

A professional financial adviser will look at your plans and help you put them in place. They'll also help make your money go further, so that you can enjoy your retirement to the fullest.



### Figure out the details

**From your home to your lifestyle, start making plans for your transition into retirement.**

We've already spoken about plans for your home but with retirement so close, it's time to think about the details. For example, if you're thinking of downsizing, where will you move to and what kind of property are you looking for?

Once you retire you won't have access to any of the benefits your job provides you with. For example, you may have insurance policies through your employer that you'll need to replace.



### Finalise your funds

**Last but not least, make sure that you have enough money to last the rest of your life.**

The most important thing is that you have the income you need for as long as you live. The average living age in the UK is 79.2 for men and 82.9 for women. With advances in medical technology, this is likely to keep rising.

Think again about the lifestyle you want in your retirement and how you're going to fund it, considering you may live for several decades after you retire.



## USEFUL LINKS

Track down your old pensions via: [findpensioncontacts.service.gov.uk](https://findpensioncontacts.service.gov.uk)

Find out your state pension forecast at: [gov.uk/check-state-pension](https://gov.uk/check-state-pension)

Find helpful information via: [moneyadvice.service.org.uk/en](https://moneyadvice.service.org.uk/en)

If you would like to discuss any aspects of your retirement in more detail, please get in contact with HUB Pension Consulting for a free consultation.

Visit: [hupensionconsulting.co.uk](https://hupensionconsulting.co.uk)

Call: 020 8189 6000