

# HUB PENSION CONSULTING'S COUNTDOWN TO RETIREMENT

## TWO YEARS TO GO

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

George Foreman

Time's ticking and retirement's on the horizon. Now's the time to start acting on some of the plans you've set out for retirement. If you do, it'll make the transition into retirement much easier.

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

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

Your retirement's only a couple of years away. You've already made great progress in planning for your future, but it's time to turn those 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's the time to seek professional financial advice.**

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

A 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 and what kind of property are you looking for?

Once you retire, you'll no longer 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 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 UK's further life expectancy from 65 is 20 years for men and 22 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: [gov.uk/find-pension-contact-details](https://www.gov.uk/find-pension-contact-details)

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

Find helpful information: [MoneyHelper.org.uk](https://www.moneyhelper.org.uk)

If you'd like to discuss any aspects of your retirement in more detail, please contact HUB Pension Consulting for a free consultation to decide if our advice journey's right for you.

Visit: [hubpensionconsulting.co.uk](https://www.hubpensionconsulting.co.uk)

Call: 020 8189 6000

Opening hours are Monday-Friday 9am-5pm. Calls may be monitored or recorded and call charges may apply. Please let us know if you'd like this in an alternative format.

\*ONS life expectancy - 2023