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HUB PENSION CONSULTING'S COUNTDOWN TO RETIREMENT

10 YEARS TO GO



**“ RETIREMENT IS LIKE A
LONG VACATION IN LAS
VEGAS. THE GOAL IS TO
ENJOY IT TO THE FULLEST,
BUT NOT SO FULLY THAT YOU
RUN OUT OF MONEY. ”**

Jonathan Clements

Making plans for the future can feel daunting. It can be difficult to know where to begin, which means getting started is often the biggest hurdle.

There will be lots to consider when you think about your retirement. What age do you want to stop working? What are your ambitions and goals? How can you prepare for the unpredictability of life? The good news is HUB Pension Consulting are here to help.

To help you on your way, we've produced a series of leaflets that outline the key aspects of retirement planning.

It's never too early to start the countdown to your retirement. So, take the first step with HUB Pension Consulting today.

So you're roughly 10 years away from retirement. Maybe it seems too soon to start planning for the future, but that's not the case.

Discover how you can start laying the foundations for your ideal retirement, ready for you to build on in the coming years.

Plan for the future

Think about what you want your retirement to look like.



For example, you may want to buy a new car or go on a once-in-a-lifetime trip. Maybe you'll be helping your children onto the property ladder, or pursuing a new hobby.

Whatever your future might look like, it's time to start thinking about what you want to achieve. The next step will be to figure out how you fund it.

Take action



Review your financial situation and make sure it's working for you.

Gather information about your savings accounts, pensions, life and insurance policies, as well as any debts and regular outgoings.

Once this is done, you can review your current pension contributions to see if they're sufficient, and uncover any opportunities to boost your retirement savings. You can also ensure that your pensions and investments are invested suitably for your needs.

Keep the momentum



Don't let your hard work go to waste. Revisit your plans regularly.

Now you've mapped out a plan for the future, you'll need to review it on a regular basis to make sure it stays relevant and up-to-date.

Think about how often you want to review your retirement plans, whether it's every six months or once a year. Once you've decided, write it down so you don't miss it.



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.