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# HUB PENSION CONSULTING'S COUNTDOWN TO RETIREMENT

## SIX MONTHS TO GO



Now retirement's just a few months away, and everything you've done throughout your working life has led to this moment.

If you've taken on board some of the suggestions in our other 'countdown to retirement' leaflets, you should be in good shape to take the final step into retirement.

Retirement's exciting, but like all aspects of life, it's not without its challenges. The good news is, your finances don't need to be one of them.

It's so close you can almost taste it. Cross the finish line into your retirement with HUB Pension Consulting today.

**“ RETIREMENT IS  
WONDERFUL IF YOU  
HAVE TWO ESSENTIALS  
– MUCH TO LIVE ON AND  
MUCH TO LIVE FOR. ”**

Unknown 

**You're almost there. All your careful planning over the past few years has led to this.**

**It's time to do some final checks and preparations before embarking on a new adventure – your retirement.**



### **Change your mindset**

**Retirement's a drastic change for many people, so be prepared to adapt to a new way of life.**

Not only will your day-to-day life change, you'll also need to be prepared for a complete change of mindset when it comes to your finances.

You'll be moving from accumulation (earning money and gathering savings) to decumulation (spending the savings). Everything you've already done will have prepared you for this, so as long as you stick to your plans, you'll be free to enjoy your retirement without worry.



### **Do a final sense check**

**Are you confident your plans are going to work for you?**

If you've followed all the steps in our 'countdown to retirement' leaflets, the answer to this question will most likely be yes. However, it's always worth carrying out a final 'sense check' on the plans you've made.

Are your goals realistic? Could any of your outgoings be reduced or removed? Are your debts cleared or at least manageable?



### **Share your plans**

**Whether it's with family and friends, or a professional financial adviser, it's good to share.**

It's a good idea to share your plans with friends and family, as they'll be able to view things with a fresh pair of eyes and offer a different perspective.

We'd also recommend seeking professional financial advice. Professional financial advice around retirement, and how you ease into it, is invaluable. That advice will cost money, but will add expertise and experience to your financial planning.



## **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.**