Retirement Income Service

Your Freedom; Our Responsibility

The new pension flexibility has stimulated plenty of interest in pension fund withdrawal but with interest rates still at 0.5% and life expectancy rising, there remain plenty of pitfalls and sustaining an income throughout retirement is more of a challenge than ever.

Our team has been involved with self invested pensions for more than 30 years, meaning this is our 'bread and butter'. You might not even have a formal "pension" but the issues you face will be similar if you are drawing income from your privately invested capital.

Our ***Retirement Income Service*** aims to:

- **Make sure your money lasts as long as you do, while you get on with enjoying life**
- Sensibly manage your retirement income from **all of your assets**-
    - We will agree with you an appropriate investment strategy for your risk tolerance and overall financial position, so that your lifestyle can continue, regardless of any market troubles
    - Structure withdrawals to maximise long-term, net of tax, wealth
- Ensure where possible any remaining funds pass tax-efficiently to your beneficiaries -
    - Are your existing plans ready for the new rules?
    - Are your nominations and any Trust arrangements still appropriate?
- Keep you Informed – the goalposts will get moved, we will update you promptly and advise you of any action you need to take

Our Services

Before we start we will:

- Get to know you, your current financial position, and your needs and objectives.
- Obtain information and review the features of your existing products and policies.
- Liaise with your other professional advisers.

Agree and implement the plan:

- You will receive a tailored report that clearly sets out our advice.
- We will explain how the solution aims to meet your needs and objectives.
- Your solution will be centred on your financial security, providing a suitable and tax efficient investment strategy.
- We will implement the agreed plan, prepare documentation and liaise with the product providers

As you would expect, the service also includes:

- A Review Meeting to monitor progress towards your objectives
- Access to the Autonomy Wealth investment service
- Access to our Advisory Team - calls and emails returned within 24 hours
- Online access to your portfolio via platform
- Liaising with your other professional advisers and we will refer you to external specialists when you need them
- Help with wider family issues – education funding; long term care; legacy planning