

# 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 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. It might seem too soon to start planning for the future, but that's not the case.

Discover how you can start laying the foundation of 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 that you've mapped out a plan for the future, you'll need to review it on a regular basis to make sure it stays up-to-date and relevant.

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, make a note of it in your calendar or diary so you don't miss it.



## 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