



Personal Pension Planning

Griffins Financial Solutions will help you understand and plan for income needs in retirement. Reviewing your 'preserved' pensions is as important for you as choosing the right plan for the future – especially with fundamental changes in pension rules that took place in April 2006.

Review your pension planning

There has never been a better time to review your pension plans. The new Pensions Act came into force from April 2006, bringing the many and complex types of pension under one simple set of rules for everyone, whether employed or self-employed, in a final salary scheme or in a money purchase scheme.

Major benefits include:

- The possibility of taking 25% of *all* pension funds as a tax-free cash lump sum
- The possibility of paying 100% of earnings as a contribution
- The possibility of leaving your pension fund to the family upon death

Even if you are sceptical about pensions, there are good reasons to look at what a pension can do for you and your family. You may well find that a lot of the reasons for your distrust will be swept away.

The changes have benefited most people, but there are some pitfalls that can be avoided with expert professional advice.

Griffins Financial Solutions offers a free initial meeting to review your pension plans. Don't miss out on this excellent planning opportunity.

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