



\*Note that for personal pensions, your provider will supply a forecast of expected income based on default rates. Remember that under existing regulations, you can normally draw as much as you wish

\*\*The minimum qualifying period is 35 years to ensure a full pension entitlement and check that you have qualified for the full pension. If not, contact the DWP to see how much it would cost you to replace missed years. Normally, it will be worth doing this depending on how long you live!

\*\*\*Follow this link to Truth Software's free consumer cashflow modelling website <https://my.truthaboutmoney.co.uk/>

\*\*\*\*.Is the risk appropriate for you and your requirements? All funds will provide a useful factsheet detailing how your money is invested and the risk factor applied. Ensure you are still comfortable with this particularly if you require access to the money in the next 1-3 years.