PENSION POTENTIAL

Retirement Planner

Thinking of retiring and want to understand what your options could look like?

We've put together this handy planner to help you visualise what you'll need.

Have a think about these four things first (you can refer back to the info on our Checklist page as often as you want). Then move on to the budgeting section and work through that – it'll help you get a picture of your retirement income needs.

1. **Decide when you're going to retire and what you plan to do.**
2. **Get details of all your pensions.**
3. **Work out what you'll need in retirement.**
4. **Do you have any one-off or ad-hoc spending plans?**

Budgeting

Start your journey with us

Budgeting

Having a budget can help you feel more in control of your finances. Here's an outline you can use to build your own plan for retirement. You can type into any of the spaces or print off a copy to write on.

LIABILITIES	Current spend	Retirement spend	Notes
Mortgage			
Personal loans			
Credit cards / other			
Other			

TRANSPORT / TRAVEL			
Car running costs			
Other regular travel			
Other			

PROPERTY COSTS	Current spend	Retirement spend	Notes
Rent			
Housekeeping / gardening services			
Council tax			
Ground rent / maintenance			
Home insurance			
Utilities			
Telephone / mobile phone(s) / internet			
TV subscriptions			
Other			

PERSONAL			
	Current spend	Retirement spend	Notes
Food & drink (home)			
Cigarettes / tobacco			
Clothing & footwear			
Health (e.g. private medical / dental)			
Personal care			
Children (childcare, holiday clubs etc.)			
Pets (food, vets, insurance etc.)			
Gifts (birthdays, Christmas, etc.)			
Other			

SAVINGS, PENSIONS & INSURANCE			
	Current spend	Retirement spend	Notes
Life & health insurance(s)			
Pension contributions			
Regular savings and investments			
Other			

ENTERTAINMENT / SOCIAL			
Holidays			
Eating out / entertainment			
Gym / sports clubs			
Hobbies / subscriptions			
Other			

PENSION POTENTIAL®

Ready to start your journey with us?

Don't be stressed about your pension.
Easily take control of your retirement, today.

Go to our Lifestyle Explorer and start seeing what your retirement could look like.

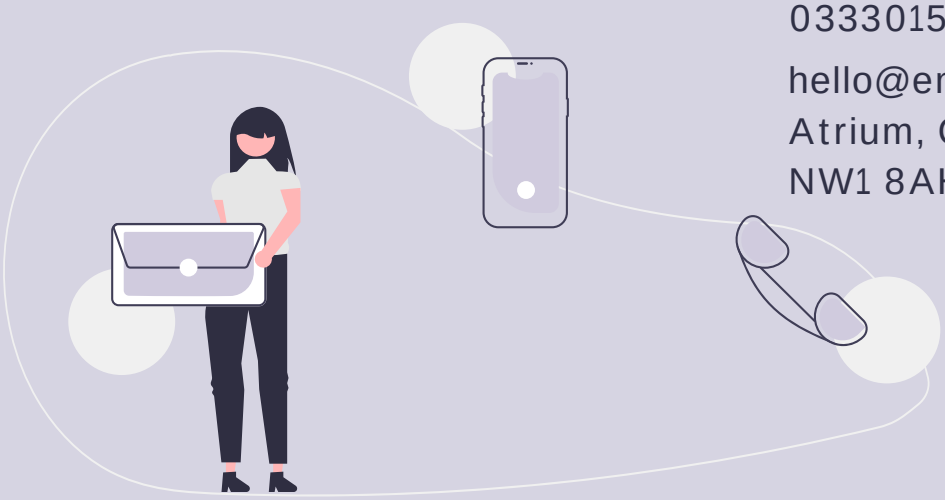
Lifestyle Explorer

Want a guaranteed income in retirement? Use our Annuity Finder service.

Annuity Finder

Not sure what to do? We can help you work out your pension approach.

Guidance & Advice



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