



MURDOCH
ASSET MANAGEMENT

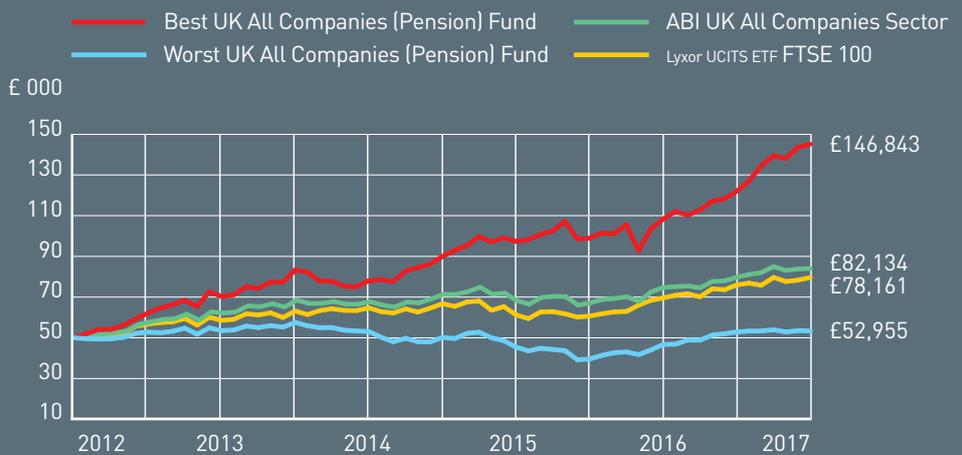
Pensions and planning
for retirement

It's never too late to take steps for a more prosperous retirement

The difference between the best and worst performing pension funds can be considerable

With the cost of living pushing ever upwards, ensuring adequate income for your retirement has never been more important. You might be planning ahead, considering your options, about to stop work or currently retired but whatever stage you are at, expert independent professional advice can make a big difference to your prospects.

Helping you achieve the retirement lifestyle that you want starts with finding out about your personal priorities, carefully assessing your current pensions and suggesting ways of making changes for the better. We won't charge you anything for doing this and we won't expect you to make any commitment at this stage.



Source: FE Analytics, Gross Return, Bid to Bid, £50,000 Invested, UK All Companies Pension Sector, 31.08.2012 to 31.08.2017

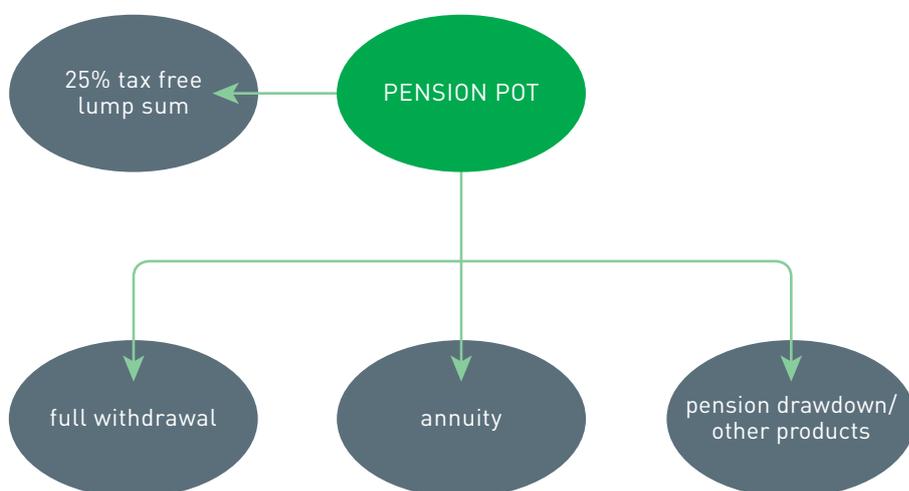
If you are heading towards retirement, we'll listen to your plans, such as when you are likely to retire, how much income you will want and whether you'd like to provide for a spouse or any dependents after your death. We look particularly closely at the underlying investments within your current and previous pension funds so that we can assess how well they are performing. We'll also check that you are benefiting from relevant tax reliefs and allowances, and source all associated information, such as built-in guarantees, transfer penalties and costs. If high commission charges and expensive products are eating away at your returns, there are other schemes that will offer you a wide choice of investment options at a low cost.

Finally, to help you decide if you are on the right track or in need of a better solution, we will produce a full picture report, including our strategy for improving your outlook and detailed implementation costs. If you are happy to go ahead, we will help you complete the necessary paperwork and put the plans into action.

The right strategy can make a tremendous difference

If you are retiring now or in retirement, you may want to keep your pension invested and draw income directly. With a drawdown arrangement, optimum retirement income depends on your ability to remain with the best performing pension investments: helping you do just that is where we are extremely effective.

Our review stage also includes our thoughts on whether you would benefit from buying an annuity, and if you decide to go ahead, we'll source the most attractive rate from providers across the market. Annuities come with a number of options, and as you'll need to decide which one you prefer at the outset, we'll help you make your choice. Options include whether your pension is fixed from the start or increases each year, whether it provides a benefit for your spouse after your death, what initial period of guarantee you take and whether your medical history makes you eligible for higher rates.



Pension retirement options

When we manage your pension funds, we usually advise consolidating them into a self-invested personal pension (SIPP). We'll explain the thinking behind our choice of SIPP provider and carry out the consolidation process in-house. Once everything is up and running, you'll be able to check your daily updated pension valuations on our website securely and confidentially.

Our focus is on ensuring both the most cost-effective pension plan from a reputable company and the best possible investment choices. Pension funds span a wide range of asset classes, including property, fixed interest, UK and worldwide stock markets, and government bonds. It is the combination of these and the right selection of fund managers that will determine your future prosperity. Equally important for long-term financial success is careful and regular scrutiny of a fund's underlying assets. We monitor these extremely closely to make certain that they are keeping pace with frequently changing market conditions and advise on changes accordingly. We also review your situation on a regular basis so that if your objectives or needs have altered we can make any necessary adjustments.

Poor performance is only a problem if nothing is done to stop it becoming poor long-term performance. With reappraisal, regular reviews, close monitoring and fine-tuning, weak points are rectified and returns are maximised.



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