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Brian Wood, Claire Brinn

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Brian Wood & Claire Brinn

BEAT THE PENSIONS CRISIS

What you need to do **now** to improve your financial future

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Series):

How many years will you have to work so that you build a decent pension? How much do you need to live comfortably in your retirement? There's a crisis in pensions which affects the majority of people in the UK. The crisis is all about the gap between the money that you need to live in retirement and the money that you'll actually get. And it's a crisis that is changing the way that we all think about our retirement, when we can stop working and how we'll manage to get by on state, occupational and personal pensions. This book cuts through the complexity surrounding pensions and explains how the crisis affects you — irrespective of your age. It describes the practical steps that you can take to ensure that you're better off in retirement, whenever that may be. Beat the Pensions Crisis is about handing back control of your pension to the only person who can really do anything to improve it. That's you. Visit the website at www.thepensionscrisis.com What is the pensions crisis and how does it affect you? Put simply it's the gap between the amount of money that you need in retirement, compared with the amount of money that you're likely to receive from your pensions. At first glance, this gap can look large and it's tempting to think that the situation is hopeless. But it's not! Beat the Pensions Crisis shows you that you have a lot more control over your pension than you may have thought, and by taking the right action, at the right time, you can do a lot to increase your income in retirement. Providing for a secure retirement is simple, and step-by-step you'll learn how to: Shatter the myths and delusions about pensions Work out how much of a pension pot you'll need when you retire Understand the difference between different types of pension Turbocharge your pension so that you'll receive more Use the tax reliefs available to enhance your pensions and savings Shop around for the best pension annuity at retirement Understand what you need to do to improve your wealth, decade by decade, from your 20s through your 30s, 40s and 50s to your retirement