

Unearthing the  
full potential  
of your pensions

Financial  
confidence  
by design





# Pensions

## Trentham Invest are here to unravel the complexities of finance for you

Our goal is to empower you to make your own financial decisions by presenting information in an easy to understand way. We take complex pieces, make them simple and remodel them to suit you.

### We believe in predictability

We challenge conditioned thinking in order to maximise every possible opportunity. This provides the freedom to enjoy life in complete confidence.

### Our unique ways

**We unravel:** separating the elements into their constituent parts then putting them into a logical order.

**We de-mystify:** translating the jargon and gobble de gook into your language, plain English, so you understand the game you're playing.

**We maximise:** building something useful and purposeful for you.

### Your reward

Using each piece of your portfolio, we'll build a bespoke model that will see you achieve your goals, be confident in the choices that you make, be empowered, and have a clear vision and clear path for the future.

We will build, create and put in place a system for maintenance, so your finances are operating at their best, and a proactive approach to take advantage of opportunities, way ahead of deadlines.

We will provide the flexibility to change the model at any time to better suit you and your needs.

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Unearthing the

## Preserved Pensions concerns

“I have some old pension benefits from previous employment but I’m not sure how much they are worth.”

“I haven’t a clue what my various pensions will provide me in the way of retirement benefits.”

“When I retire I don’t want to have to worry about incomes coming in from three or four different sources.”

“I’ve simply lost track of all my previous pension entitlements.”

“I have no contact with my old pension scheme trustees and I think I may have lost the benefits.”

“What if my previous company was sold to a larger business, what would happen to my pension then?”

“Can I retire early as my health is poor?”

“I am getting divorced. How will this affect my pension?”

### Food for thought

- It is easy to lose track of previous pension entitlements or to assume that they would be worth more when you retire than is actually the case.
- Previously earned pension benefits are an integral part of future pension planning.
- Before you know what you need, you need to know what you have or haven’t got!
- There are many options that can be exercised on pensions that are not taken simply because the paperwork and technical jargon is too overwhelming.
- It is important to seek the advice of a professional adviser who can help provide the answers.



# Pensions

## State Pensions concerns

“The state pension is not enough for me to live on.”

“How will I afford to live in comfort when I retire?”

“I want to improve on my pension provision. How can I do this? ”

“I know that if I die my pension will support my family but only if I complete 40 years of service.”

“Will future governments be able to afford to pay me a pension when I retire?”

“I don’t want to take my pension at 67, I want to take it when I decide.”

“In an ageing population it is becoming an increasing burden for governments to pay a reasonable State Pension.”

With the restrictions attaching to the receipt of State Pension benefits, it is important to make arrangements for retirement asap.

### Food for thought

- It is very evident that almost every developed nation is experiencing increasing difficulties in providing decent State Pensions.
- Saving a little now could make a significant difference to your quality of life when you retire.
- With people living longer and birth rates falling, this financial conundrum will only become more serious in the years ahead. In short, it is extremely important for people to start planning for their retirement as soon as they possibly can. Saving a little now could make a significant difference to your quality of life when you retire.

## SIPPs concerns

“I have heard of them but I’m not sure what benefits they can bring to me.”

“My business and business premises are my future pension.”

“I need to expand my business but the bank will not approve my loan application.”

“I am paying a significant sum in rent but have no ownership of the business assets.”

“I have lost faith in Insurance Companies and would like to invest in my own choice of shares, investments and commercial property.”

“I have not made any contributions towards my retirement as everything I have has been invested in the business.”

## Food for thought

- Considering a self-invested pension plan (SIPP) could provide a real boost to your retirement planning.
- SIPP options offer greater flexibility of investment (for example, your own business premises) in addition to significant tax advantages.
- Combining the purchase of your business premises with your retirement planning could be one of the best business decisions you make.
- Employer’s contributions are tax deductible and are not subject to employer or employee national insurance.

full potential of your pensions



# Pensions

## Income in retirement concerns

“The options are mind boggling - where do I start?”

“I have a number of financial resources to build an income in retirement – how do I pull it all together?”

“Inflation is a threat on my spend in the future – I am concerned my money won’t last.”

“I’m concerned if I die, that my wife/spouse/family can’t access the money.”

“How do I setup an income from my assets?”

“I don’t want to pay more tax than I need to.”

## Food for thought

- Income tax is in essence a voluntary tax as there are many steps one can take to reduce the amount of tax you pay.
- First it is essential to use your tax-free personal allowance.
- Then you can review all your resources so that you pay the minimum amount of income tax each year.
- Are you a basic rate or high rate tax payer? Where possible, ensure that all sources of income are tax free or minimal tax.
- Review the relationship between the amount you draw versus the total wealth, risk level and investment spread.
- Ensure you don’t put all your eggs in one basket.
- Review all your accounts to ensure the money goes to the right person.

## Annuity or income withdrawal concerns

“I have heard of these options at retirement but I’m not sure what they mean.”

“I don’t want to lose my hard earned capital to an insurance company if I die early in retirement.”

“How can I make sure my wife/husband benefits from my pensions on my death?”

“I am not sure who the best insurance companies are.”

### Food for thought

- Making the wrong choice at retirement can mean a significant loss of income for life.
- Whoever your pension(s) are with before retirement, you have the choice of the whole market for your pension after retirement. It is a completely separate contract.
- The retirement options within your existing pension before retirement can be all changed if monies are moved to another provider after retirement
- If your current contract offers annuity purchase only at retirement, you can open up the possibility to income withdrawal by transferring to another provider.
- Since 6th April 2006 it is no longer compulsory to buy an annuity at all in retirement. It is possible to pass your pension capital onto the next generation. Taxes may apply and your capital may be at risk in the meantime, so it is vital you take professional advice to make the most of your retirement options.

## If this is you? Get in touch



You've accumulated  
a financial estate of  
complexity for yourself.



You consider professional  
relationships as an  
investment, not a cost.



You desire a clear  
vision for a secure  
financial future.

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PENSIONS



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