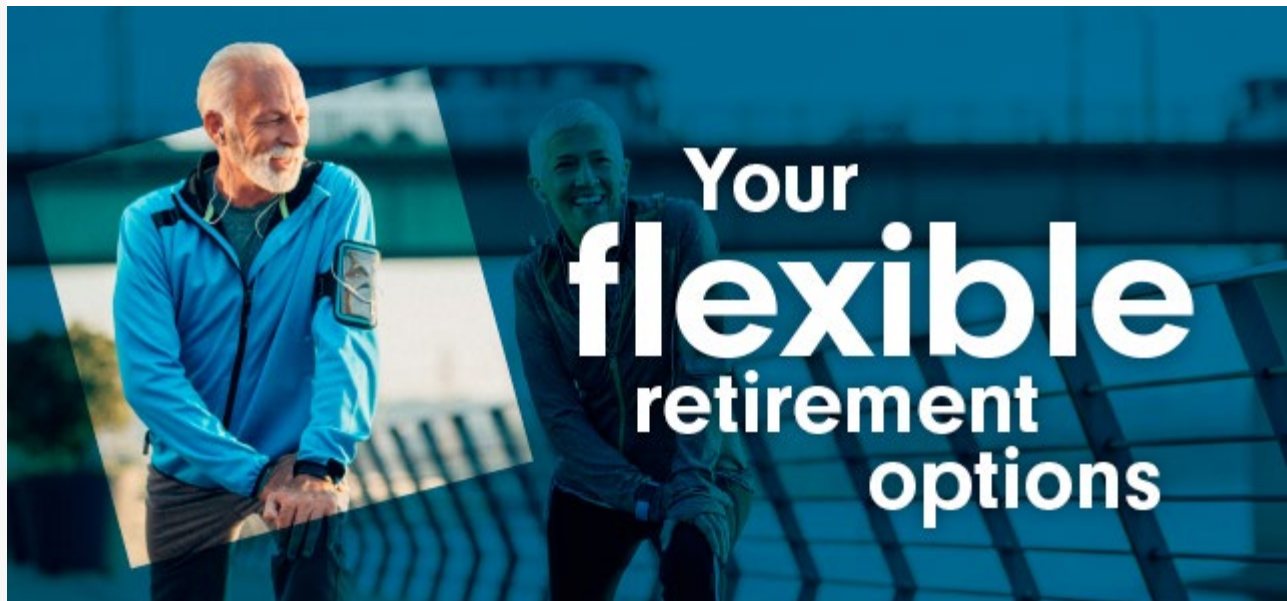




Workplace Investing



With your retirement on the horizon, it's important to think about what you'll do with your savings and how they can give you an income when you do retire. So far, you've made some great decisions, like saving while you work. But now it's time to think about how your savings can work for you, and how to make the most of your retirement income.

To get started, take a look at the [income options available](#), as well as hints and tips to help you prepare for retirement.

There are a few different ways you can take an income:

- Get a [flexible retirement income](#) (drawdown)
- Take it as a number of [lump sums](#)
- Buy a [guaranteed income for life](#) (annuity)
- Keep your pension [where it is](#)

Remember, it is usually possible to take money out of your pension when you reach age 55, and you will probably be able to take 25% of your pot as tax-free cash.

If you're unsure about any of the options available to you at retirement and would like to find out more about your pension, you can call our Workplace Investing Service Centre for help on 0800 3 68 68 68.

The government's Pension Wise service offers free, impartial guidance to help you understand your options at retirement. You can access the guidance online at pensionwise.gov.uk or over the telephone on 0800 138 3944.



Top tip

Your retirement goals are just that, yours.

But it can be hard to know how much money you'll need in your retirement. Use our [retirement budget calculator](#) today to work out what your expenses might be.

[Manage your account](#)

Important information – all of the retirement income options may not be available through your workplace pension. You may need to move your pension in order to take an income in the way that best suits you. Withdrawals from a pension product will not normally be possible until you reach age 55.

This information is not a personal recommendation for any particular investment. If you are unsure about the suitability of an investment you should speak to an authorised financial adviser. Past performance is not a reliable indicator of future returns.



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