



Workplace Investing



# Last-minute checks for a smooth retirement

When it comes to preparing for retirement, you may have done a bit of heavy lifting already. But now it's time to think about how your investment can work for you, and how to make the most of your retirement income.

We've gathered three practical tips to help you prepare for a smooth transition into retirement.

## 1. Know your options

You choose when and how to access your pension savings. Find out which [income option or combination of options](#) would be best for you. Remember, the government's Pension Wise service also offers free, impartial guidance to help you understand your options at retirement. Visit [pensionwise.gov.uk](https://pensionwise.gov.uk) or call 0800 138 3944 for more information.

## 2. Estimate future income

Use our [retirement income estimator](#) to help work out the level of income you can expect from your current pension savings. You'll also find a [wide range of tools](#), to help you transition into retirement, on our website.

## 3. Pace yourself

Our rule of thumb suggests you should aim to withdraw no more than 5% of your household savings in the first year of your retirement, then adjust this each year for inflation. Discover more of our [Retirement Savings Guidelines here](#).

Remember, 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.



### Top tip

Log into [PlanViewer](#) and make sure your personal contact details are up to date. That way, we can keep you informed of anything important relating to your pension, and you can continue to keep track of your pension.

[Check your details](#)

**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 before age 55.

The value of your pension investments may fall as well as rise and you may not get back the amount contributed. This 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.



For the latest news and insights into the world of your pension, visit our website [retirement.fidelity.co.uk](https://retirement.fidelity.co.uk)

You can also log in to PlanViewer via the app. Download it here.



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