

## Pre Retirement planning

**Pensions are, of course, designed to enable you to save sufficient money during your working life to provide an income stream for you to live comfortably after you have retired.**

There are many different 'tools' used to save for retirement and the taxation and investment elements of pensions can appear baffling. We specialise in explaining, recommending and monitoring pensions for you.

We can help you to track down and tidy up old pensions, to take control of existing arrangements, set up new provisions and manage investments within pensions, please refer to our investment management and investment process sections.

And if you need highly specialist help with investments such as commercial property purchase by your pension, we can help with that too!