

## #PAD20 PENSION AWARENESS DAY: WHAT'S IT ALL ABOUT?

The campaign, which has been running since 2014, takes place annually on **15 September**. It aims to promote the importance of pensions and saving for the future. Supported by the Department for Work and Pensions and the Money and Pensions Service, it is an opportunity to challenge us all to increase our pensions and savings knowledge and ultimately improve our financial resilience. To join in with the live event and find out more please visit [www.pensionawarenessday.com](http://www.pensionawarenessday.com).



### DID YOU KNOW?

*Saving into a pension can provide you with tax advantages.*

*You don't need an income to pay into a pension.*

*Grandparents can pay into a pension for grandchildren.*

*From age 55 onwards you are able to take a tax-free lump sum of 25% from your pension.*

Understanding your retirement options can feel daunting, and many people don't know where to start. A face-to-face conversation (though virtual at the moment) with a professional financial adviser about when and how you may be able to start taking an income can help you feel more confident about your future. But have you thought about what you need to consider before you meet with an adviser?

## HOW TO BE PENSION SAVVY IN JUST A FEW STEPS

We have compiled our **TEN TOP TIPS** to make sure you're in great shape for your conversation with your adviser.

