

Choosing a solution that fits

Why the professional services of an adviser are critical

The number of different products available to help you fund your retirement has grown significantly over the last 10-20 years.

What's more, it's not just about choosing the right product. There are other decisions you need to make, with important consequences if you get them wrong. For example, your partner may not have enough to live on if you die first or you may not be able to leave as much to those you love after your death.

Some of the issues your independent financial adviser will consider...

- An analysis of your partner's position
- Your income needs
- Your attitude to risk
- Your health and lifestyle
- Your desire to pass on wealth
- The size of your fund
- Your objectives and goals



Here's a snapshot of some of the retirement income products available and the choices within those products.

