

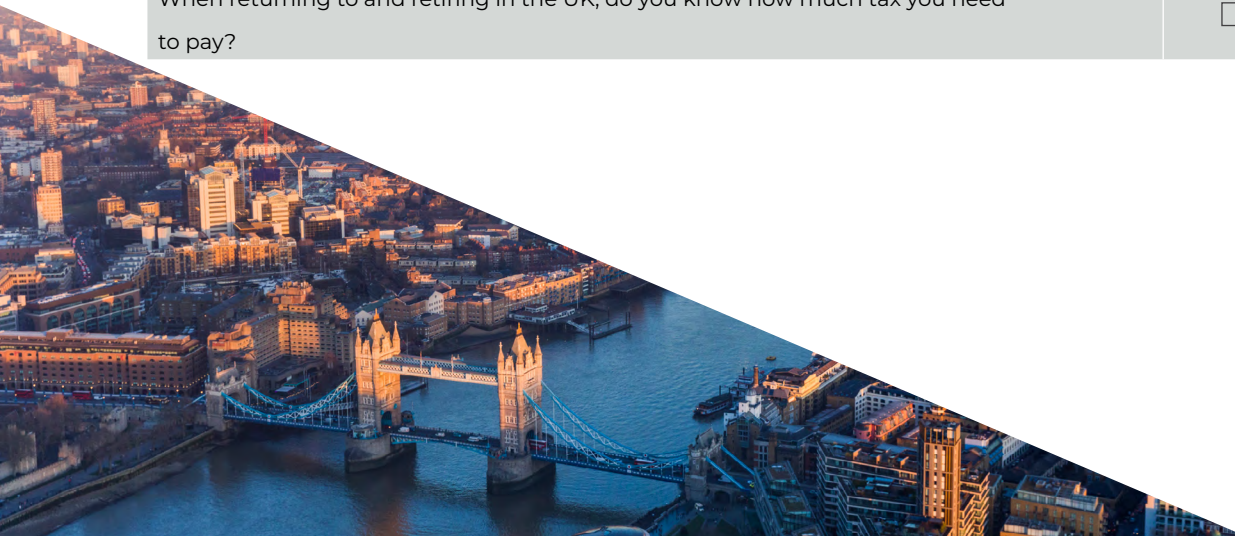
YOUR UK PENSIONS CHECKLIST

NAVIGATING YOU THROUGH THE PENSIONS MAZE

Planning for your retirement may appear daunting to some, but it doesn't have to be. A lack of financial preparation early in life can lead to more serious consequences nearer to your retirement.

Here is a checklist which includes important considerations or actions you should address today so that you can arrange a retirement plan that works harder and smarter for your future self.

BUILDING YOUR PENSIONS FOR A BETTER RETIREMENT	YES	NO
Do you know how much income you will need when you retire?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have pensions back in the UK?	<input type="checkbox"/>	<input type="checkbox"/>
Do you know what pension options you have?	<input type="checkbox"/>	<input type="checkbox"/>
Have you built a diversified retirement portfolio?	<input type="checkbox"/>	<input type="checkbox"/>
When was the last time you reviewed your retirement portfolio?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have details of all of your pension schemes?	<input type="checkbox"/>	<input type="checkbox"/>
Do all of your pension schemes have your up to date address and details?	<input type="checkbox"/>	<input type="checkbox"/>
When was the last time you received valuations?	<input type="checkbox"/>	<input type="checkbox"/>
Have you lost track of any old pensions and do you know where to trace them?	<input type="checkbox"/>	<input type="checkbox"/>
Do you know how much State Pension you can receive based on your National Insurance record?	<input type="checkbox"/>	<input type="checkbox"/>
Have you check for gaps in your State Pension and topped it up with voluntary contributions?	<input type="checkbox"/>	<input type="checkbox"/>
WITHDRAWING FROM YOUR PENSION SCHEMES	YES	NO
Do you know how and when to withdraw money from a pension scheme?	<input type="checkbox"/>	<input type="checkbox"/>
Do you know what crystallisation is?	<input type="checkbox"/>	<input type="checkbox"/>
Do you know how much you may get from your defined benefit plan?	<input type="checkbox"/>	<input type="checkbox"/>
Do you know how you can take benefits from defined contribution schemes?	<input type="checkbox"/>	<input type="checkbox"/>
Do you know how your UK pension income is taxed?	<input type="checkbox"/>	<input type="checkbox"/>
Do you know what is the maximum amount of pension savings you can contribute over your lifetime without paying additional tax?	<input type="checkbox"/>	<input type="checkbox"/>
Do you know what 'protection' you can apply for, if you have benefits valued in excess of the lifetime allowance?	<input type="checkbox"/>	<input type="checkbox"/>
Do you know how are your pensions taxed upon death and how that will affect your nominated beneficiary?	<input type="checkbox"/>	<input type="checkbox"/>
BUILDING YOUR PENSIONS FOR A BETTER RETIREMENT	YES	NO
Do you know what pension options you are entitled to receive in your current country of residence in Asia before returning to the UK?	<input type="checkbox"/>	<input type="checkbox"/>
When returning to and retiring in the UK, do you know how much tax you need to pay?	<input type="checkbox"/>	<input type="checkbox"/>



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No matter how near or far you are from retirement, planning for it should be a priority now especially if you do not know how to get your retirement on track. It is never too early or too late to speak to us to explore what options may be right for your retirement planning goals.

The value of an investment with St. James's Place will be directly linked to the performance of the funds selected and may fall as well as rise. You may get back less than you invested.

The levels and bases of taxation and reliefs from taxation can change at any time. The value of any tax relief depends on individual circumstances. You are advised to seek independent tax advice from suitably qualified professionals before making any decision as to the tax implications of any investment.



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