

Pension Review Service



COCKBURN LUCAS PENSION REVIEW SERVICE

Pensions have changed ... Have you made the changes to get the benefit?

For most, a comfortable retirement means saving for it today, so it is more important than ever that we invest wisely and seek independent expert advice wherever possible.

April 2006 saw significant changes in pension legislation with the aim of making retirement planning more flexible and therefore more appealing. The Finance Acts 2004 and 2005 brought about these changes which have increased the number of investment options available and made self invested or self administered pensions an attractive proposition to UK pension plan holders.

Self Invested Personal Pension schemes (SIPPs) now allow you to invest your pension in a wide range of assets including stocks and shares, cash, investment trusts, unit trusts, managed funds as well as commercial land and property.

At Cockburn Lucas we have been advising private and corporate clients for many years and have a wealth of expertise and knowledge in this complex area. Our investment approach and asset allocation skills perfectly lend themselves to the management of SIPPs.

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INDEPENDENT
FINANCIAL
CONSULTANTS

Pension Review Service

We are here to help

Whether you are reviewing your **present arrangements** or considering **commercial property purchase** with a pension scheme, we can help and advise.

In the past few years many have become disillusioned with their pensions provider through poor performance or excess charges. The legislation changes allow you to **take control** and build a pension plan to suit your **personal requirements**.

What the Pension Review Service includes:

- Review and appraisal of existing pensions arrangements and planning
- Analysis of the terms, costs and charges of existing arrangements
- Review of existing and future investment strategy
- Specialist advice on self invested / bespoke arrangements
- Access to bespoke pensions scheme administration and trusteeship
- Property purchase consultancy (individual or group)
- Regular monitoring and ongoing reporting and valuations
- Consulting on options at retirement i.e. annuity, income withdrawal, tax free cash ...

We can work on either a fee or transaction basis depending on the requirements of the client and the type of work undertaken.

Contact Us Today

To find out more about the Cockburn Lucas Pension Review Service, or for further information on any of our services, call us today on **0115 947 6005** or email us at **enquiries@cockburnlucas.co.uk**.

www.cockburnlucas.co.uk

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