



PLANNING FOR YOUR RETIREMENT CHECKLIST

HOW MUCH INCOME WILL YOU HAVE IN RETIREMENT?

- Have you obtained an estimate of your LGPS benefits via your employer or the Fund?
- Do you have an additional voluntary contribution (AVC) contract? What is the current Fund value?
- Have you obtained a forecast of your state pension?
Call 0845 300 0168 or www.direct.gov.uk/pensions to request a forecast.
- Are you entitled to any other state benefits?
Find out more at www.dwp.gov.uk
- Have you considered seeking independent financial advice regarding investing your lump-sum?
Find an independent financial adviser (IFA) at www.unbiased.co.uk

IN PREPARATION FOR YOUR RETIREMENT

- Does your employer offer pre-retirement courses?
- The Fund runs free pre-retirement seminars aimed at the over 45s
To book a place and find further details: www.wmpfonline.com/contributing+member/events.htm
- Do you have all relevant original certificates, eg, birth and marriage/registered civil partner?
- Do you have a bank/building society account to which your pension and lump-sum can be paid?

PROTECTION FOR YOUR FAMILY

- Have you completed a lump-sum death benefit nomination form?
Forms are available from the Fund at www.wmpfonline.com/memberforms
- If you are not married or in a civil partnership, do you have a cohabiting partner?
If so, have you both completed a nominated cohabiting partner's form?
- Are your dependants aware of the benefits that would be payable in the event of your death and how to contact the Fund?
- Can you improve the benefits on offer?
- Have you made a will?
- A list of solicitors registered with STEP (the Society of Trust and Estate Practitioners) can be found at www.step.org