



January 2012

## Your Invitation to a Fund Retirement Planning Event



### Dear Member

How important is life in retirement to you? We are not promising to provide you with all the answers, but we'd like to think that we can provide a few. These may make all the difference to how you approach your retirement.

To do this, we would like to invite you to attend one of our retirement planning events that we have been running for a year or two under the banner 'pre-retirement seminars'. Members have told us that the information provided would have been useful in advance of retirement, but that these events are also beneficial for members facing redundancy/early retirement. So, for this reason, we are now making these retirement planning events available to all members. If you have previously attended one of our pre-retirement seminars, there is no need for you to attend, as the information would be duplicated.

Each presentation runs for two hours, and there is a choice of times and venues to make it easier to fit it in with your working schedule and free time (and you may also want to bring along a partner). As the events are provided by the Fund for its members, there is no cost, although if you want to attend during work time, you'll need to seek permission from your employer.

The presentation should help you prepare for retirement and, hopefully, ensure that you can make more of your money when you get there. They are being held in conjunction with the Fund's AVC provider, Prudential. Prudential/Fund staff cannot provide financial advice, but are able to answer your specific pension questions and support you in making decisions.

Staff will be on hand before and after the presentation to answer your questions. You'll have the opportunity to ask about how the retirement process works within your own employer.

Having looked at the provision of this type of service across the pensions industry, the Fund has asked Prudential to assist in running these events, as we believe the knowledge that Prudential have in delivering this type of presentation, combined with their appointment as the Fund's AVC provider, is invaluable to our members.

### What does the presentation cover?

#### ■ LGPS and the benefits it provides

As a member of the LGPS, we'll tell you all you need to understand what benefits are payable and from what age. We'll tell you about the Scheme and provide details of how you can maximise the benefits it provides.

#### ■ Additional voluntary contributions (AVCs)

We'll explain what they are, how they work and how they may be of benefit to LGPS members thinking of retirement.

#### ■ Tax tips

Whatever stage of life you're at, the taxman still wants your money. We will share with you some top tax tips on how to keep as much as possible for yourself, before and during retirement.

#### ■ Protecting your inheritance

Inheritance tax planning is becoming more and more important. There are some simple things you can do to limit or avoid paying inheritance tax which we will share with you.

#### ■ Securing the best pension income for you

Many people with an AVC/FSAVC policy or previous pension rights don't realise that at retirement you can shop around for the best pension income deal on the market. We'll help you understand your options and the effect they can have on your income.

## No obligation

These free retirement planning events are about providing members with valuable information and guidance on how to make more of your money – not only in retirement but as you approach it. You will gain insight into some of the actions you may be able to personally take to financially benefit your retirement, and learn about areas of your retirement that by being a specific LGPS member you may have an advantage over other public sector pension schemes.

A team of retirement experts will be on hand to answer any specific questions you may have, plus you'll have the opportunity to talk to officers from the Fund to ask about how the retirement process works within the LGPS. You can pose questions such as: "When do I get the forms I need to complete?" or "When should you receive these?" You'll also have a chance to chat to other guests with the same issues, and have an opportunity to share thoughts on how they are approaching retirement and what it means to them.

## So, can you spare a little time now to think about your retirement?

**Spending time now could potentially make a big difference to the type of life you'll be leading in retirement.**

## Retirement - it's all about the planning.

We look forward to seeing you.



**Brian Bailey**  
Director of Pensions  
West Midlands Pension Fund



**Richard Harrison**  
Account Director  
Prudential



## Limited Availability - Book Your Free Place Now

To confirm your place today, complete and return the attached slip.

For more information, please visit [wmpfonline.com](http://wmpfonline.com)

**Please complete the following details in order that we may confirm your attendance.**

**Where possible, please ensure an email address is provided - confirmation will only be sent via email.**

Name:

Email address:

Telephone number:

**You can book by phone on 0800 015 4615\* or email [wmpf@prudential.co.uk](mailto:wmpf@prudential.co.uk)**

**Yes, I would like to attend a presentation at the following venue (please tick the appropriate box).**

**Thursday 26 January 2012  
Novotel, Wolverhampton**

**Wednesday 8 February 2012  
David Lloyd Leisure,  
Brierley Hill**

**Monday 6 February 2012  
Great Barr Hotel, Great Barr**

**Thursday 9 February 2012  
The Studio,  
Birmingham**

**Tuesday 7 February 2012  
Holiday Inn, Solihull**

**I would like to attend at the following time:**

3.00pm - 5.00pm

7.00pm - 9.00pm

Yes, I would like to bring a guest with me.

**Please return this slip to the Fund at the following address:**

West Midlands Pension Fund, PO Box 3948, Wolverhampton WV1 1XP

\*Calls may be monitored or recorded for quality and security purposes.

\*\* Free parking available at all venues (except The Studio who offer a special £5.00 day rate to park in The Pallasades shopping centre).

WEST MIDLANDS



PENSION FUND

**PRUDENTIAL** 