



May 2010

YOUR PERSONAL INVITATION TO A WEST MIDLANDS PENSION FUND RETIREMENT SEMINAR

Dear Member

We'd like to invite you to attend one of our new retirement seminars, which could help you prepare for retirement and hopefully ensure that you can make more of your money, when you get there.

These seminars are being held in conjunction with the Fund's AVC provider, Prudential, and your employer Sandwell MBC. Each seminar runs for two hours and there is a choice of seminar times. They are being held to provide education and information on retirement options for members. The Prudential/Fund cannot give advice, but are able to answer your specific questions and support you in making decisions.

If you have already booked a place at another Fund event, there is no need to amend this booking. Due to the popularity of these events, we are simply offering additional events based in Sandwell to supplement those already announced earlier in the year.

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 your own employing body.

Having looked at the provision of this type of service across the pensions industry, the Fund has asked Prudential to assist in running these seminars. We believe the knowledge that Prudential have in delivering this type of seminar is invaluable to our members. Prudential have years of experience helping people navigate the often complex world that is retirement planning.

WHAT DOES THE SEMINAR COVER?

■ LGPS and the benefits it provides

As a member of the LGPS, you'll need to understand what benefits are payable and from what age. We'll tell you all about your Scheme and provide details of how you can maximise the benefits. We will also provide you with information on how to top up your benefits with additional regular contributions (ARCs) and additional voluntary contributions (AVCs).

■ Tax-free cash

You can potentially take all of your AVC pot as tax-free cash giving you a lump-sum which may get your retirement off to a great start (subject to HMRC limits).

■ 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 seminars are about providing you, our member, with valuable information and guidance on how to make more of your money in retirement. You will gain insight into some of the actions you may be able to personally take to financially benefit your retirement, and also learn about areas of your retirement that Prudential may be able to assist you with. 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 I 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.

**So, can you spare a little time now to think about your retirement?
Spending this time now could potentially make a big difference to the
type of life you'll be leading in retirement.**

We look forward to seeing you.



Brian Bailey
Director of Pensions
West Midlands Pension Fund



Melanie Dudley
Director of Transformation
Sandwell MBC



LIMITED AVAILABILITY – BOOK YOUR FREE PLACE NOW

To confirm your place today, complete and return the attached RSVP, call free on **0800 015 4615*** or e-mail wmpf@prudential.co.uk

For seminar information, please visit wmpfonline.com/seminars

BOOK RETIREMENT SEMINAR

Yes, I would like to attend a seminar at the following venue:

- Ramada Hotel
Wolverhampton Road
Oldbury
B60 4RJ
(Monday 12 July 2010)

I would like to attend at the following time:

- 9.30am – 11.30am
 12.00 – 2.00pm
 2.30pm – 4.30pm
 5.00pm – 7.00pm

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

Name:

Guest name:

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

E-mail address:

Daytime number:

- Unfortunately I can't attend on these dates.

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