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How to Prepare and Plan Your Retirement

There is a growing trend towards phased retirement, maybe by reducing your hours or changing jobs to ease gently to retirement. It is worth taking time to plan and prepare for your retirement. Read our article (link below) to find out more.

[Are you Ready for Retirement?](#)

It is also worth checking what State Pension you are entitled to. The deadline to top up missing national insurance years between 2006 and 2016 has been extended to 5 April 2025 and the price of doing so will remain frozen at current costs during this period. You can contact the Pension Service on this number 0800 7310469.

The age at which men and women are eligible to claim State Pension is also increasing (it's currently 66 for both but it is likely to rise). It may be a financial necessity to continue working, perhaps part time. You can check your State Pension age and record and you can have the opportunity to boost your pension. Click the link here to find out more.

[Visit GOV.UK](#)

If you would like to get in touch and discuss your pension planning, do contact us in the usual way.

Regards

Ray

Pensions and Lifetime Saving
Association's Retirement Living
Standards

source: Loughborough University

Click on the title to have a look at the Pensions and Lifetime Savings Association's Retirement Living Standards. This will allow you to see what kind of lifestyle you could have in retirement and how much money you might need.



Housing more affordable than a year ago, the Halifax says.

[click the button below to read the article](#)

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