

Getting on the right road to retirement

1-5 years before



Think about the income you'll need in retirement – are you on track?

Track down all of your pensions

Get a state pension forecast at any time using gov.uk/check-state-pension

Consider topping up your pension if you're short

Start to explore your retirement options. Pension Wise offers free and impartial guidance online, by phone or face to face.

Go to Pensionwise.gov.uk or call 0800 138 3944.

It's easy to lose track of old pensions. Start by contacting your previous employer or contact the Pensions Tracing Service.

6 months before



Your pension provider will send you a retirement pack. Choose one, or a combination, of the below:

Buy an income for life

Take money whenever you need to

Withdraw all your pension money

Leave it where it is for now

Check there are no charges for taking your pension at the chosen date

Get comparison quotes to explore your options

25% of your pension can be taken tax-free

1 month before



Refresh your quotes

Review your retirement options*

* Some options cannot be changed or cancelled outside a 30 day cooling-off period once set up, so it's important to consider your options carefully.

For help at any point during your retirement journey we recommend you seek guidance or financial advice. You can find an adviser at unbiased.co.uk You may be charged for this advice.