Destination Retirement

Goodbye working life, hello life after work

Start planning today for the future you deserve



HUB FINANCIAL SOLUTIONS

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Get ready now to live **your best life after work**

Year after year, you've worked hard for the life you've built. But there comes a time when you want to start thinking about the next chapter. To understand what it means to transition to a different life.

That might mean going part time, easing back slightly. Picking and choosing the work you take on. Doing something less stressful or more fulfilling.

It could mean stopping work completely. Enjoying life to the full, your way. Doing all the things you want to do, whether that's taking up new hobbies or long lazy lunches... enjoying last-minute getaways or those 'do absolutely nothing' days. Or you may not quite know exactly what it is you want to do next, which path you want to take.

And that's where we come in.

We've built a service that's designed to help you connect with your future and really envisage what you want it to look like. It helps you explore different options, showing what you can achieve with the resources you've got. And you can keep exploring until you've got a plan you're happy with.

We understand that planning your future may not seem the most exciting thing to do. You may have a few questions, or even some concerns. And that's completely natural. After all, you may be about to make some of the biggest and most important decisions of your life.

But it's OK not to have all the answers. We'll help you put plans in place, one step at a time, at your own pace, so you can picture the path ahead and feel in control of your future.

Confident and liberated to take the next step, in whatever direction you choose.

So if you've been thinking about what the next chapter might look like, but haven't begun putting plans in place, now's the time to get started.



Introducing **Destination Retirement**

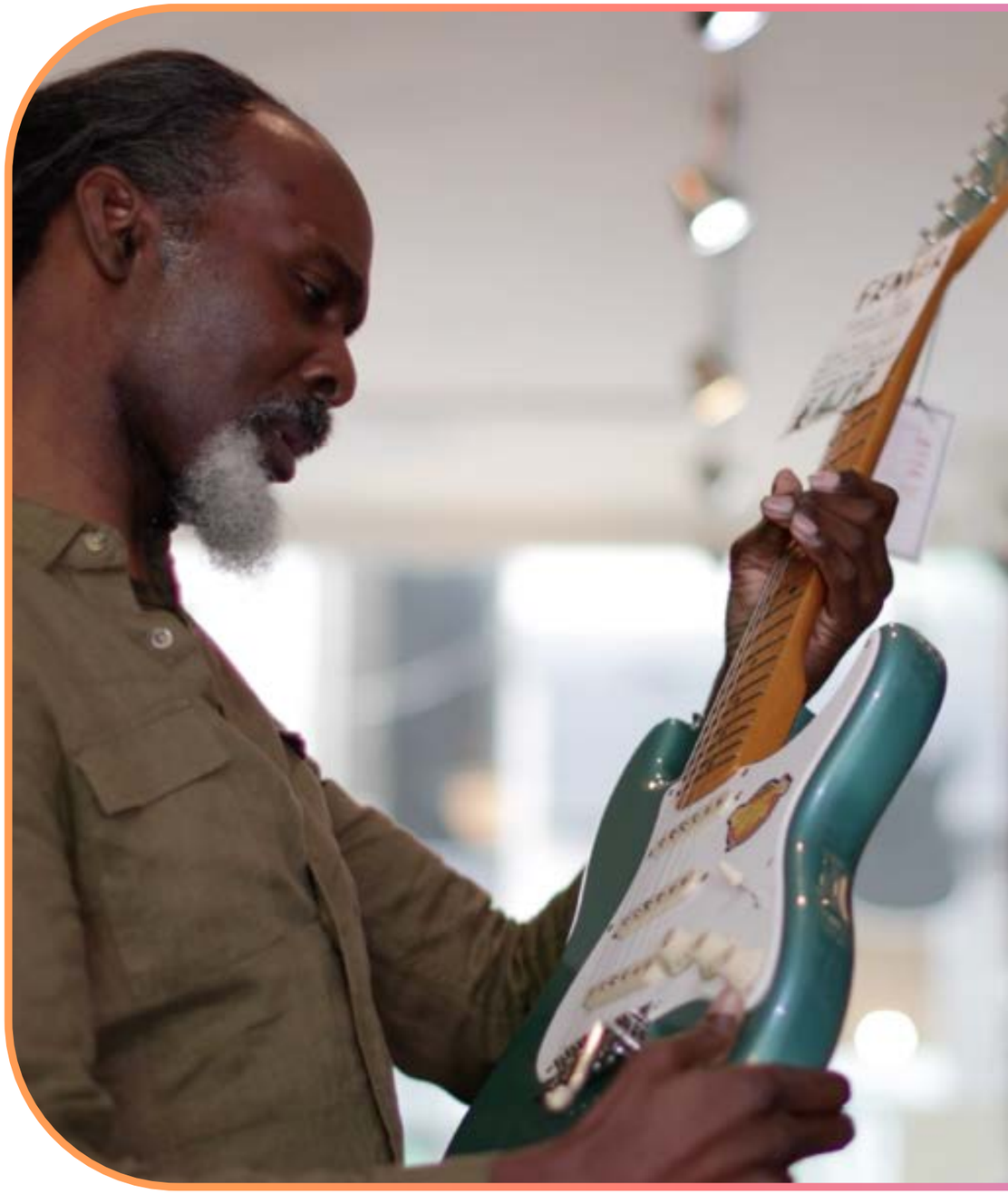
Destination Retirement is a completely new kind of **financial planning and advice service** brought to you by **HUB Financial Solutions.**

It helps you paint a picture of what your life after work could look like, gives you a free personal retirement plan and provides expert financial advice on how to make your plan a reality.

You can plan on your own, or with your spouse or partner, in the comfort of your own home.

Destination Retirement will help you feel confident about making some of the most important decisions of your life.

So start planning now with Destination Retirement, and begin looking forward to life after work, your way.



How **Destination Retirement** can help you today

Straightforward and supportive financial planning

If trying to make sense of complicated financial information has previously put you off planning for your future, that's all about to change.

Destination Retirement has been designed to make sure everyone can plan for, and enjoy, the life after work that they deserve.

The service is split into five stages, so you can move forward one step at a time and at your own pace. Everything has been written in plain English, and we avoid using jargon wherever we can.

And if you need help at any point, our team of friendly experts will be on hand to provide assistance. You can contact us by phone, email or webchat. Whatever the query, they'll be happy to help.

We'll help make your retirement savings go further

We want you to be able to enjoy life after work, your way. However you picture spending your days, Destination Retirement will give you the confidence to spend your money throughout your life after work.

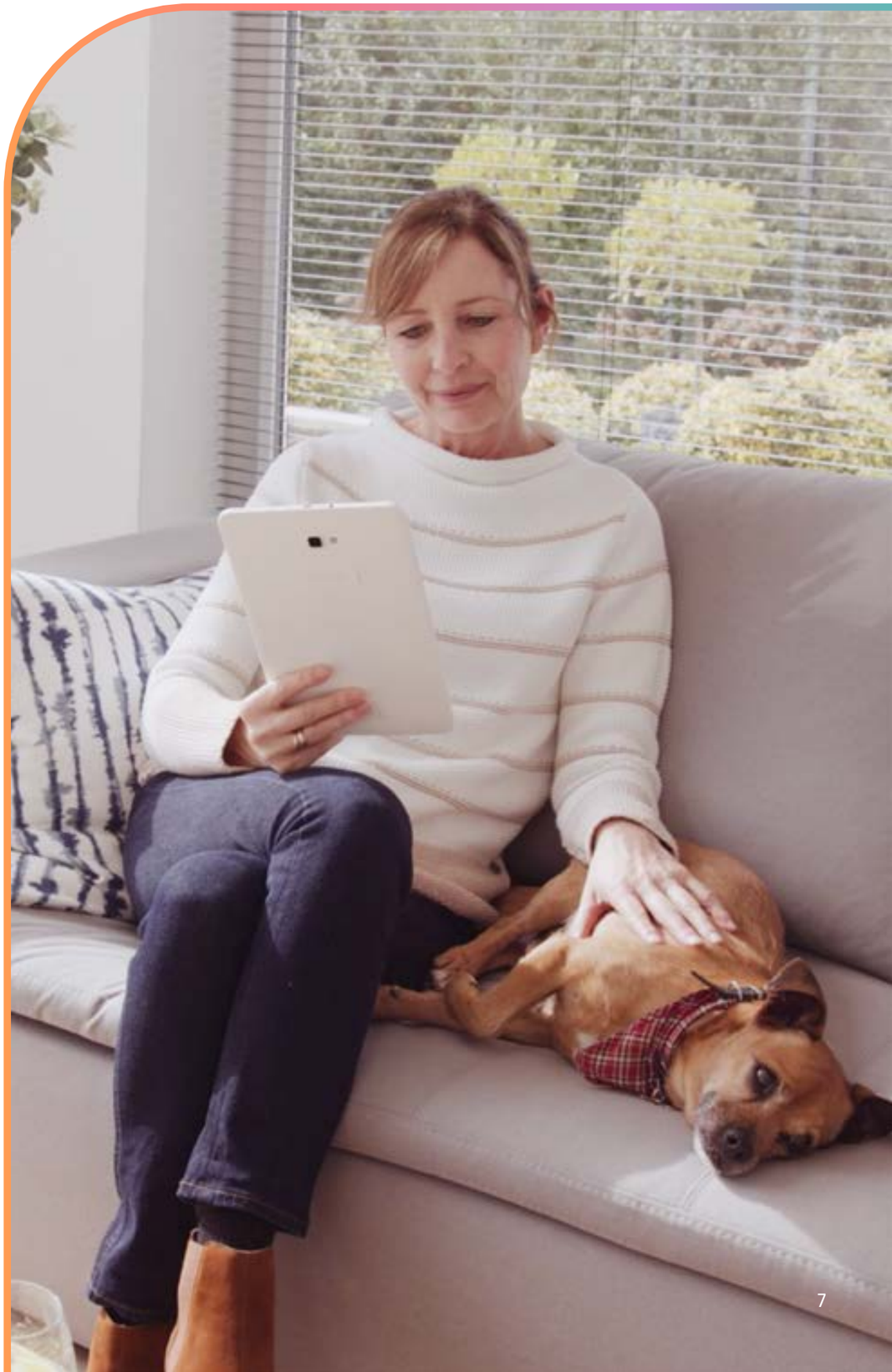
Destination Retirement starts by creating a free personal retirement plan for you. It performs millions of calculations to work out the best way to use your pensions, savings and any other investments to enable you to achieve your priorities, needs and wants.

So you don't pay a penny more in tax than you need to, Destination Retirement makes the best possible use of your tax-free cash and personal tax allowances. And if you're planning with your spouse or partner, it'll look at each of your personal tax allowances, finding the best order to use each of your pensions, savings and investments.

Enjoy peace of mind now, with plans in place for the future

Putting plans in place now, gives you peace of mind that you can live life after work, your way.

Our support goes beyond setting up your personal retirement plan. We'll continue to support you throughout your life after work, making sure your plan is performing as expected.



Expert financial advice provided by **HUB Financial Solutions**

Destination Retirement is provided by HUB Financial Solutions. Our purpose is to help people achieve a better later life. We're totally focused on finding the right financial solutions for people who are transitioning towards retirement, want to retire immediately or just want to explore their life after work. We don't do anything else.

Since 2006, we've built a strong reputation for fairness and professionalism and have been providing professional regulated advice and guidance to the customers and members of many of the biggest UK companies and pension schemes.

- We're currently the largest broker of guaranteed income for life solutions in the UK.
- We've helped over 70,000 people decide if equity release is right for them and helped our customers release over £1bn of equity from their properties.
- We've also helped more than 2,000 people with their long-term care funding needs.

HUB Financial Solutions are regulated and authorised by the Financial Conduct Authority. We are part of Just Group plc, the FTSE 250 retirement specialist, that has been trusted to safely look after over £24 billion of customers pension savings, so you can rest assured that you're in good hands.



Prepare for your life after work in 5 steps

Destination Retirement is split into five stages. You can dip in and out, and **move forward at your own pace.**

1

Think

We'll start by taking you through the most important things to think about when planning for your life after work. This will help you on your journey through the service.

2

Plan

Next, we'll produce a free personal retirement plan. This will paint a picture of what your life after work could look like, and will show you how far your money may go. You can adjust the information you put in to see what impact it will have on your plan. You can do this as often as you like – free of charge. You can plan on your own, or with a spouse or partner.

3

Find

Once you've got a plan you're happy with, we can provide expert financial advice on how to put it into action. We'll recommend the most suitable financial products, making sure you don't pay too much tax, lose valuable benefits, or pay unnecessary fees and charges.

4

Buy

If you're happy with our recommendation, we'll take care of all the hard work needed to set up your plan. We'll take care of all the paperwork, and will deal with the product providers on your behalf. At this stage, there will be fees to pay for the initial advice and set-up of your plan. The exact fees you pay will depend on the make-up of your plan. We'll make these fees crystal clear when you get to the 'Buy' stage, then you can decide whether you want to proceed or not.

5

Review

Destination Retirement will continuously review your plan, to make sure that you're on track to achieve the life after work you've planned for. You can make changes to your priorities, needs and wants and we'll update our advice to make sure your plan reflects any changes you've made. That way you'll be confident you'll have a plan to safely achieve your life after work goals.

Ready to start planning **for your future?**

By registering to use Destination Retirement, you'll be taking an important step in your journey to planning for your life after work. And it couldn't be any easier to get started.

So, let's make today the start of your tomorrow. Register now, and start looking forward to life after work, your way.

Your capital is at risk and investments may go down as well as up.

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For more information, please visit our website.

www.destinationretirement.co.uk

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