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A pension is a way of saving for your retirement. You put money into your pension each month and, in return, you get a regular income once you've retired. You don't have to pay tax on pension contributions, which is one of the reasons saving into a pension can be more effective than saving for your retirement in other ways.

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Discover how personal pensions operate and the different types of personal pensions that might provide a home for your retirement savings. Discover what stakeholder pensions are and how they work. We outline the minimum standards that these pensions must adhere to. Lifetime Isa vs pension Find out ...

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We know that pensions can sometimes seem a bit complicated but the truth is they are much simpler than they seem. Read our guide.

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## **State Pension - Which?**

Self-invested personal pensions (Sipps) offer a wider choice of investment. Our guide to Self-invested personal pensions has more details on Sipps. Spending your personal pension. Most people have traditionally spent their pension pot on an annuity, which is a fixed sum of money paid out each year until you die.

## **What is a personal pension? - Which?**

A pension plan can help you save and invest money over the long-

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term to help fund your life in retirement. As the money in your pension plan is invested, there's a more to think about compared to regular savings accounts. Our clear and quick guides can help you understand how to get the most from your pension.

## **Pensions | Standard Life**

Start a pension and you could get one. Not only will the Government top up your pension pot, but if you're employed, your employer may also HAVE to help. This guide doesn't apply to final salary schemes. Here your wage and length of company service determine your retirement income - for basic info go to the different pension types section.

## **Pensions: Everything you need to know for retirement**



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You're most likely to have a defined benefit (DB) pension if you work in the public sector or for a large company. This is a salary-related pension which pays out a secure income for life and increases each year. The pension you get is based on how long you've been a part of the scheme and how much you earn.

## **Pension information: guide to the basic facts - Money ...**

If you decide to access your pension this way, the first 25% any withdrawal will be tax-free, with the remaining 75% subject to income tax. Find out more: Taking a lump sum from your pension - read our full guide to 'UFPLS' How do I open a pension drawdown plan? Not all employer pensions offer income drawdown to their employees.

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find out if you can book a free Pension Wise appointment; Check your pension type. Not sure where to start. There are different ways you can take the money from your pension pot. Learn about leaving your pot untouched, taking cash in chunks or getting a regular income. Explore your options.

## **50 or over? | Get to know your pension options | Pension Wise**

If you have questions about taking your pension, paying into a pension, how auto-enrolment works, pension liberation, state pension or cheap SIPP, our detailed guides have all the relevant information, including our detailed 40-page PDF guide to taking your pension.

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To get the basic State Pension you must have paid or been credited with National Insurance contributions. The most you can currently get is £134.25 per week. The basic State Pension increases every...

### **The basic State Pension - GOV.UK**

UK Pensions Guide Contents. Our aim here is to give you an easy UK pensions guide solution to what is usually painted as a hopelessly complicated – too difficult to understand – subject for the ordinary person.

### **UK Pensions Guide**

The current state pension age is 66 for both men and women. This is the age at which you can claim the state pension – although you can

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choose to defer it. The state pension age will rise to 67...

## **Pensions Guide - Times Money Mentor**

Browse: Working, jobs and pensions A to Z. Armed forces. Includes reserve forces and armed forces pensions, benefits and financial assistance. Finding a job

## **Browse: State Pension - GOV.UK**

The amount of State Pension payments you receive will depend on how many qualifying years you have on your National Insurance history. To qualify for the full State Pension you have to have 35 years of qualifying years by the time you reach State Pension age. To get any State Pension you must have a minimum of 10 qualifying years.

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