

Running seminars for all staff  
to help them understand their benefits within

# The Teachers' Pension Scheme & Local Government Pension Scheme

Sonja Selby – Financial Consultant

# Moving forward during the Pandemic..

Now offering remote / online Seminars

# Seminar Options

**Teams Meeting** (smaller groups)

Set Time

and

Interactive

OR

**Live Seminar**

**Join Live**

**Or**

**Watch at a later time**

**(live remains open for 5 days)**

# Reminder

## What our seminars cover

Level of employee contributions

The separate sections within the scheme – Final Salary / Career Average

Ill Health benefits and Dependents Pensions

Death in Service – How important it is to nominate someone

Early Retirement Options – Flexible / Phased Retirement

Actuarially Adjusted Benefits – Do I take my pension early?

Commutation Option – How to access your tax free cash

Topping up your pension

In house AVC - tax free cash - Transfer in and out

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**MILSTED LANGDON**

# Pension 'Up Date'

## Reinstatement of final salary benefits....

Following the McCloud Ruling

Are you affected?

What do I need to do?

**Confused?**



**Want to look at Your Options?**

**MILSTED LANGDON**

# Holistic Financial Planning

- Protecting your family & your income
- Planning for your retirement
- Saving and Investing
  
- **No cost for the initial discussion**

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# INVESTMENTS, PENSIONS AND FINANCIAL SERVICES

**From your business to your personal life, financial planning empowers you to move forward with confidence.**



Whether you need advice on investments and pensions or business exit planning and inheritance, our financial planning and financial services teams will walk you through the issues most important to you, making managing your money simple.

It's never too late or too early to start planning for the future. To get started, get in touch with our expert team of advisers.

## Visit us online at [ml-fp.co.uk](https://ml-fp.co.uk)

# Important information

- The information provided is based on our understanding of current and proposed law and practice and is for information purposes only. No advice is provided, and no account is taken of personal circumstances.
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