



Supercharge your retirement

Get help to make the most of your pension, savings and investments and put yourself in control.

Create your **free retirement** plan today.





Enjoy the retirement **you deserve**

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.

Explore your options

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 could achieve with the pensions, savings and investments you have. And you can keep exploring your options until you've got a plan you're happy with.

You may have questions, and even some concerns. That's completely natural, after all, you may be about to make some of the biggest and most important decisions of your life.



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

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.

Regular activity expenses

To help you picture what kind of lifestyle you could have in retirement, **The Retirement Living Standards** (based on national averages) have been created by **The Pensions and Lifetime Savings Association**.



Visit the [Retirement Living Standards](#) to find out more.



The Retirement Living Standard categories are: (figures as of 2022)

Minimum Living Standard based on a single individual

£1,067 Monthly £12,800 Annually

A 'minimum' lifestyle covers all your needs, with some left over for fun and social occasions.

Moderate Living Standard based on a single individual

£1,943 Monthly £23,300 Annually

A 'moderate' lifestyle provides more financial security and more flexibility.

Comfortable Living Standard based on a single individual

£3,110 Monthly £37,300 Annually

A 'comfortable' lifestyle provides more financial freedom and some luxuries.

Now let's add your regular activity costs

You can **autofill the activities** with one of the Retirement Living Standards - and adjust them if required - or simply **start from scratch**.

Autofill with Minimum		Autofill with Moderate		Autofill with Comfortable	
£1,067 pm based on a single individual		£1,943 pm based on a single individual		£3,110 pm based on a single individual	
 Basic groceries and clothing	 Utility bills	 Insurances	 Essential transport/fuel		
£	£	£	£		
 Home maintenance	 Council tax/rates	 Other lifetime essentials	 Membership fees		
£	£	£	£		
 TV and home entertainment	 Treats and eating out	 Extra spending money	 Regular holidays		
£	£	£	£		
Current total: £0 monthly £0 annually				<button>Clear costs</button>	



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 help 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 could 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.



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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 hopefully all about to change.

Destination Retirement has been designed to make sure everyone can plan for, and help 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 retirement specialists 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 could 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.



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

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

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

Our support goes beyond setting up your personal retirement plan. We'll continue to support you throughout your retirement, 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 and have been providing professional regulated advice and guidance to the customers and members of many of the biggest UK companies and pension schemes.

- HUB Financial Solutions is part of Just Group plc, a FTSE-250 financial services company and a specialist in the retirement market.
- As a Group, we've helped more than 650,000 people achieve a better later life through our solutions and services. Our customers trust us to manage more than £23 billion of their pension savings.
- We specialise in providing retirement solutions and services to UK businesses and organisations.
- We're currently the UK's largest broker of guaranteed income for life solutions.



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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

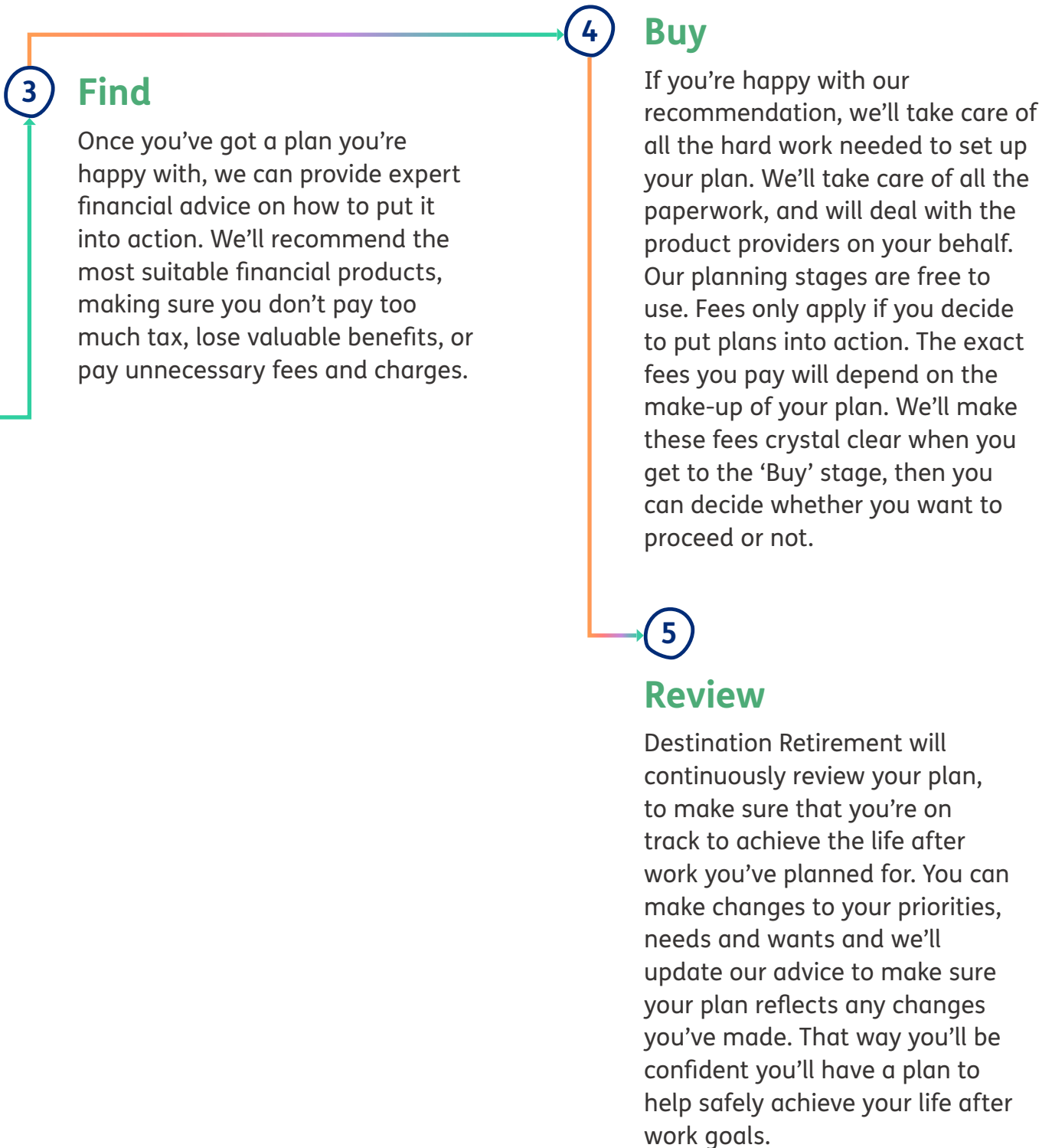
Next, we'll produce a free personal retirement plan. This will paint a picture of what your life after work could look like, and will show you how far your money may go. You can adjust the information you put in to see what impact it will have on your plan. You can do this as often as you like – free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



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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.

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If you need help, our team of friendly retirement specialists are on hand to provide assistance. Just call on 01737 233 410 between 9am – 8pm on Monday to Friday and 9am – 3pm on Saturdays, or e-mail help@destinationretirement.co.uk. Whilst logged in to Destination Retirement, you can also use our webchat option. Calls may be monitored and recorded. Call charges may apply.

