

Planning for retirement

Planning for retirement is vital, and the transition between working life and retirement is made easier if you plan early.

Here you can find ways to help you plan for the retirement you want.

Find out what your pension will be

One of the first steps of retirement planning is finding out what your income will be when you retire.

We send you an update each year letting you know how much your pension from us is likely to be.

If you would like to know more about your options, or you would like a quote for a specific retirement date please get in touch.

Remember to check your other pensions

Don't forget pensions you may have from previous jobs, as well as your State Pension.

You can find out more about your State Pension [at our State Pension page](#).

You can contact your other pension schemes and ask for an update. If you have lost contact with your old pension schemes you can find it by using the Governments [find my lost pension page](#).

Decide what you want to do with your pension

The way you can access your pension has changed. To find out more please see our [Retirement Freedom and Choice](#) page.

Make sure you understand your options

Deciding what to do with your pension can be a difficult decision, and often, once you have decided you cannot change your mind.

Free help is available.

- [The Money Advice Service](#) offers a free and impartial guidance on all financial matters, from your pension, to savings and retirement housing.
- If you would like to speak to someone about your options Pension Wise can help, free of charge. [You can book a time to speak to them online](#).

If you feel you would benefit from more tailored advice, you can speak to a financial adviser, but this is likely to be at a cost.

You can find a financial adviser in your area at www.unbiased.co.uk

Think where you might live in retirement

Finding the right home for you in retirement can take time, so you should think ahead, even if you feel as though you do not need to move in the near future.

As you get older you may want to move to another location, or to be closer to family.

If you feel you would benefit from housing support from the Church of England [please visit our Housing page](#).