**Subject:** **Register for the retirement webinars**

**Date:** **w/c 13/12**

Good morning/afternoon,

As we head into 2022, it’s a great time to think about your goals for the year.

Your retirement service provider, Hargreaves Lansdown (HL), have been appointed by [SCHEME NAME] to help support you with your retirement planning.

HL are streaming webinars between 10 - 14 January that will help you get your finances ready for retirement and get to grips with what can needlessly be a confusing process. Sign up to as many sessions as you like. Each webinar will last around 30 minutes.

You’ll get plenty of information to help you make your own decisions. But it’s not personal advice. If you’re not sure what’s best for you, you should seek advice.

**Preparing for Retirement** – Key areas to be aware of approaching retirement

[10 and 13 January](https://hargreaveslansdown.zoom.us/webinar/register/WN_tHOXhJAzTXWNF0ZvZxgdNQ)

**Accessing Tax Free Cash** – How you can get tax free cash from your pension.

[11 and 12 January](https://hargreaveslansdown.zoom.us/webinar/register/WN_Bmkf9y8hQJSRXaihGneRCw)

**The State Pension** – How it works, how much you can expect and when.

[11 and 13 January](https://hargreaveslansdown.zoom.us/webinar/register/WN_Cv5uiLfAT-OeLvCfn_RYvQ)

**Understanding Annuities** - How to take a secure income for life.

[10 and 14 January](https://hargreaveslansdown.zoom.us/webinar/register/WN_KyANXLcsTRq3Bczi3Fqjrw)

**Transferring Pensions** – What to think about with a number of different pensions.

[12 January](https://hargreaveslansdown.zoom.us/webinar/register/WN_LI7UFr16T6m37WYyIiaGLg)

**Understanding Investing** – The basics about how investments work.

[14 January](https://hargreaveslansdown.zoom.us/webinar/register/WN_PhR0MswVQBS6sRY5Bbf-zg)

Don’t worry if you can’t make the days and times above, the webinars will be available online along with a pre-recorded session on the Lifetime Allowance. Email retire@hl.co.uk to get a link.

**Important points to remember**

The government provides a free and impartial service to help you understand your retirement options. Pension Wise is available online ([www.pensionwise.gov.uk](http://www.pensionwise.gov.uk)) or by calling 0800 138 3944.

You can’t normally take money from your pension until age 55 (rising to 57 from 2028).

Tax rules change and benefits depend on your individual circumstances.

**Any questions?**

If you have any questions about booking onto the webinars, email HL at retire@hl.co.uk.

Katie Hooper

Head of Workplace Retirement