

Pensions & Investments



Making sure you and you family are in safe hands

Pension Planning

Pensions are, of course, designed to enable you to save sufficient money to live comfortably after you have retired from work. There are many different methods of saving for retirement and the taxation and investment elements of pensions can appear baffling. We specialise in explaining, recommending and monitoring pensions for you. Below are the most common sources of pension to fund for your retirement.

The basic State Pension

Additional State Pension

An Occupational Pension (through an employer's Pension Scheme)

A Personal Pension Scheme (including Stakeholder Schemes)

A pension is one of the critical investments that you will make during your life and at G-Force Financial Services we select the right pension plan for you.

Investments

When planning your finances, it is important to distinguish the difference between savings and investment. Savings are generally funds that you set aside, but can get to relatively quickly. These savings are often for a specific need or purchase, like a holiday or a new car. The most common way of 'saving' is into a bank account where the money can be accessed in an emergency, and for every £1 you put in, you will get £1 back, and possibly some interest.

Investments are designed to be held for a longer term, usually at least 5 years. You need to be comfortable with tying up this money for a period of time, and you should not normally consider investments unless you have some savings in place. Most investments are not guaranteed to return your money in full, although they do offer the prospect of higher returns than deposit accounts. Returns, risk and volatility are the factors that will determine a suitable place for your investments.

The value of investments can fall as well as rise and you may not get back the full value of your original investment. Contact your Financial Adviser before making any decisions. Although there are no guarantees as to performance or returns from any sector, our knowledge and experience can indicate how we might expect investments to perform.

