



## **A Letter From The Chief Executive**

I would personally like to offer you my congratulations. You are now at the stage in your life where you can think about your retirement ; the time that you have been working all your life for. I am sure you are feeling many mixed emotions; excitement, and possibly some trepidation as to what the future may hold.

I have been involved in retirement issues for many years and have written research papers, which have been scrutinised by Government and commentators alike. However one issue remains fundamental to enjoying retirement years and that is having as much income as it is possible to get – consistent with you feeling comfortable with any investment risk involved.

You will almost certainly have built up one, or even a number of pension funds, which now need to be converted into an income that will support you for the rest of your life. You may also have a consideration to provide for your dependents. There are now a bewildering number of options available to you which you will need to understand in order to make the best decision to enable you to get on with enjoying your retirement years.

The complexity of options available means that retirement advice is a place for specialists. I am a Chartered Financial Planner and all of my staff are trained to work at the highest possible professional standards. Annuity Direct has been advising clients on how to convert their pension funds for over 15 years and has provided information and advice to over 60,000 satisfied people. We are regular contributors to the financial press, radio and television. Such is our reputation, government and political parties often seek our views for the quality of our knowledge.

This guide is designed to help you with the first tentative steps toward conversion of your pension fund and maximising the income available to you for the rest of your life. As your understanding grows our pocket guides and our Retirement Income Specialists will be able to help you select the most appropriate route forward. Our aim is to help you through the maze to a point where you are fully comfortable with the decisions you now have to make.

I jealously guard the reputation of this business and if at any time you are unhappy with our service please let me know.

May I wish you a long and happy retirement.

Robert A Bullivant FCII, APFS  
Chartered Financial Planner  
Chief Executive Officer