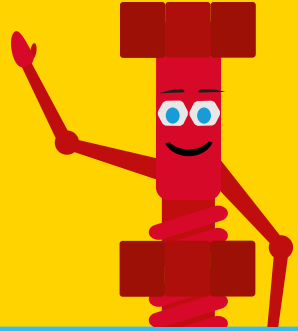


# Life After Retirement

What should you think about?



What kind of retirement do you want? It's easy to put off thinking about something as big as retiring, especially if you're still busy working. But by taking the time to do a few simple things now, you can make a real difference to your future.



## Make a financial plan

**Step 1: Know what your retirement income will be**

**Action!**

Use the calculator at [moneyadviceservice.org.uk](http://moneyadviceservice.org.uk)



The Government's Money Advice Service offers some really useful (and free) tools, like an easy-to-use calculator that shows you how much income you're likely to receive in retirement, and some simple videos that help explain the more tricky bits about retiring. You can also speak to an expert if you have any questions.

**Step 2: Get the lowdown on the New State Pension**

This website is full of information about how much you can expect to get

from your New State Pension, the rules for couples' pensions, and much more.

**Action!**

Visit [gov.uk/state-pension/overview](http://gov.uk/state-pension/overview)



**Step 3: Find out what your retirement income options are**

Everyone over 50 is entitled to a free appointment with the Government's Pension Wise service, which will provide you with guidance about your retirement income options. You can also speak to an Independent Financial Adviser, who will provide advice that is relevant to you.

**Action!**

Visit [pensionwise.gov.uk](https://pensionwise.gov.uk)



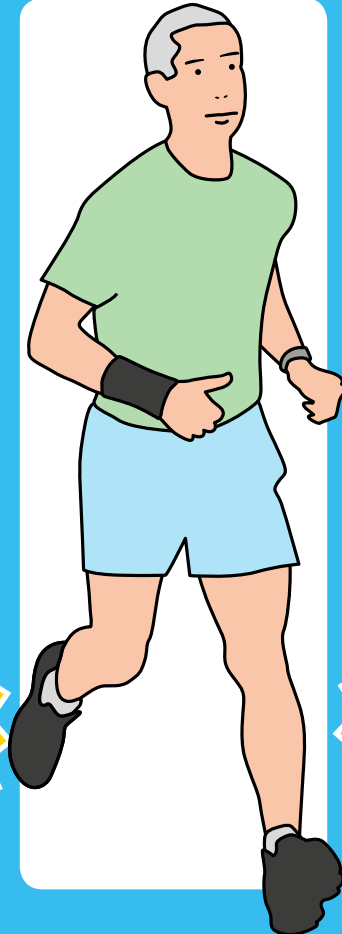
## Have a healthy retirement

**Step 1: Look after your body**

Everyone can get a free health check-up from their GP when they retire, so remember to book yours in and talk to your doctor about any health issues you might be worried about.

**Action!**

Make an appointment with your local GP



**Step 2: Look after your mind**

Mental health issues can affect people of all ages – and deserve just as much attention as physical health. The Mental Health Foundation offers valuable tips, contacts and guides.

**Action!**

Take a look at [mentalhealth.org.uk](https://mentalhealth.org.uk)





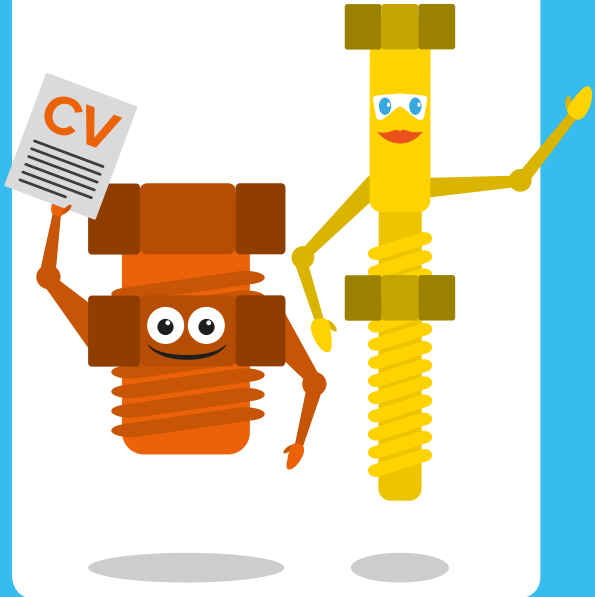
# Volunteer or get a part-time job

## Step 1: Donate your time

If you have a favourite charity or cause, or if you'd like to try something new, this website has a lots of useful information and a database of all the volunteering opportunities in your area.

**Action!**

Look at volunteering opportunities at [gov.uk/government/get-involved/take-part/volunteer](https://www.gov.uk/government/get-involved/take-part/volunteer)



## Step 2: Join an organisation

The National Federation of Occupational Pensioners provides help and support to workplace pensioners. It provides a range of benefits to its members, from advice on money to travel clubs and local events.

**Action!**

Visit [nfop.org.uk](https://www.nfop.org.uk)

## Step 3: Think about working part-time

If you're not quite ready to stop working as soon as you retire, why not think about getting a part-time job? The Government's Universal Jobmatch service has a database of jobs all over the country.

**Action!**

Visit [gov.uk/jobsearch](https://www.gov.uk/jobsearch)



# Take up a new sport or hobby

## Step 1: Discover what's going on in your area

The NHS Choices website is full of really useful information, videos and ideas on hundreds of sports and activities to help you stay healthy and fill your free time.

### Action!

Visit the NHS Choices website at [nhs.uk/livewell/fitness/Pages/free-fitness](https://www.nhs.uk/livewell/fitness/Pages/free-fitness)

## Step 2: Look for ways to keep fit

Whether you want to take a stroll with your family or a weekend away, the Ramblers website is a great place to start. It has details on 2,500 walking routes, local walking groups and events near you.

### Action!

Visit [ramblers.org.uk/go-walking](https://www.ramblers.org.uk/go-walking)

## Step 3: Learn something new

It's never too late to learn something new, and lots of colleges have special courses for learners of all ages and levels. Ask your local college to send you details about its courses and prices.

### Action!

Contact your local college



## Action checklist

Below are some steps that could make a big difference to saving for your future. Even if you take just one, it could put you in a much better position when it comes to your retirement.

- Use the Money Advice Service retirement income calculator
- Check your New State Pension
- Book your free retirement income appointment with Pension Wise
- Book your free retirement health check-up with your GP
- Find out what activities or part-time jobs are available in your area

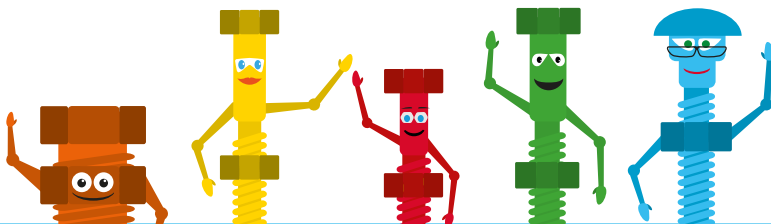
## Would you like more information?

To find out more, please visit

[www.kingfisherpensions.com/savingforyourfuture](http://www.kingfisherpensions.com/savingforyourfuture)

Call the Kingfisher Pensions Team on

**0303 334 7080** or email [pensions@kingfisher.com](mailto:pensions@kingfisher.com)



We try to provide you with links to high-quality, reputable sites which we think will be useful for you. But, please note these sites are not under our control, we do not contribute to their content, and cannot be held responsible for their use of your data.

11/2016

SAVING  
FOR YOUR  
FUTURE

