



# Retirement & Pensions explained!

Find out how to secure a comfortable retirement

Free pre-retirement webinars for UNISON members

Quilter Financial Advisers is the trusted financial advice partner of UNISON. We are a leading financial business, and our purpose is to help you achieve your aspirations through expert financial planning.

We are delivering free webinars to help you understand how to secure the income you need for a comfortable retirement. In the webinars, you will be able to learn about:

- How your pensions work, including the **state and Local Government Pension Scheme**
- When you can take your pensions and how much you can expect to receive
- Your options for accessing any additional pension savings, including from previous employers
- Ways you may be able to increase your income
- Tax considerations, including your tax-free lump sum
- Countering inflation: will your income keep its value in real terms?

The webinars will be presented by one of our expert financial advisers who has specific knowledge of your sector. The details of the webinars are below:

**Where:** Online (ON24)

**When:**

**Thursday 2nd October 2025 (6pm – 7pm)** please [CLICK HERE](#) to register

**Tuesday 7th October 2025 (12pm – 1pm)** please [CLICK HERE](#) to register

If these dates are not convenient, please email [\*\*QFAinfo@quilter.com\*\*](mailto:QFAinfo@quilter.com) with your contact details and we will arrange a free initial personal telephone appointment for you.

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