



TIM PEPPER





ADVERTISEMENT FEATURE

I'M IN THE DRIVING SEAT!

in the Retirement Revolution




Tom's Money Makeover
Tom invested in a Fidelity SIPP for more fund choice and the potential for better returns.

Take control of your pensions by bringing them together in a Fidelity SIPP. Go to fidelity.co.uk or call 0800 358 7716

Fidelity INTERNATIONAL

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for years, so I'd read about its retirement products. Fidelity's SIPP offered a wide range of funds and the charges were far more reasonable. I transferred my pension to Fidelity and topped it up with contributions from other savings and investments to make the most of the tax-free benefits. I completed my application online but liked that their phone team was available to answer a couple of questions and found them really helpful. It was all very straightforward and clear.

With my Fidelity SIPP, I could choose from far more investment options and decided to go for a range of funds. At the moment I have growth funds but will consider income-generating ones as I get closer to retiring. It's always going to be a trade-off between the two; if you want extra income you have to be prepared to sacrifice some growth. I'm certainly not planning to buy an annuity, given the current rates, plus I want to be able to leave my SIPP to my family.

Self-employed car mechanic Tom Gibb, 57, is gearing up for a flexible retirement with a low cost Self-Invested Personal Pension (SIPP) from Fidelity. This is his story.

I enjoy my job and plan to keep working for as long as possible. I may go part time in my 60s but for now I've no intention of slowing down.

I realised a few years ago that I could do better than my existing pension investment, an old-fashioned personal pension that had high charges and a limited set of investment choices.

I wanted flexibility and decided that Fidelity's SIPP was a good option. I've been investing in Fidelity's ISAs

For now I'll continue to focus on my business and taking with old cars in my free time. It's good to know I can keep working and investing, as well as withdraw some tax-free cash if I need to. It's definitely the way forward for the future.

If you would like to find out more about investing for the future and retirement planning go to thisismoney.co.uk/retirement-revolution



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