



Financial peace of mind. Make it happen!

Complimentary one-to-one personal finance surgery for UNISON members

Lighthouse Financial Advice is offering complimentary one-to-one surgeries to encourage **UNISON members** to secure their financial future. You should book your one-to-one surgery if you would like to find out whether you could benefit from advice that helps you:

- build up a nest-egg tax-efficiently, for yourself or for your children or grandchildren
- boost your pension provision, so you will be able to enjoy a comfortable retirement
- protect your family's income, so they have enough money if the worst happens
- take your pension, including the Local Government Pensions Scheme, and get the best possible income
- pay for long-term care
- pass on your wealth to your loved ones in a tax-efficient way.

The surgery comprises a 30 minute one-to-one meeting with one of our fully-trained financial advisers. They have the knowledge and expertise – including a detailed understanding of the Local Government Pensions Scheme – required to help you whatever your financial worries or stage in life.

WHEN: Monday 1st July 2019. County Hall, Chichester PO19 1RQ
 Tuesday 2nd July 2019. Centenary House, Worthing BN13 2PQ
 Thursday 18th July 2019. County Hall North, Horsham RH12 1XH

BOOK YOUR PLACE: Email or call hilary.thomson@lighthousegroup.plc.uk or call on 01273 523717

If you can't attend but would like to arrange a **complimentary initial financial consultation** please get in touch and we will put you in touch with a local financial adviser specialising in advising UNISON members.

The value of your investments can go down as well as up, so you could get back less than you invested. A pension is a long-term investment. The fund value may fluctuate and can go down. Your eventual income may depend upon the size of the fund at retirement, future interest rates and tax legislation. Tax advice which contains no investment element is not regulated by the Financial Conduct Authority.

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Making your money work harder

