

### Want to know what your options are to access your retirement pot?

When you've reached the age when you can take benefits from your retirement pot, usually 55, there are three options. You can buy an annuity, go into drawdown, or take a cash lump sum.

You don't have to pick just one. You can mix and match to get the right income for your own circumstances.

[View plans](#)

### Look forward to retirement

Plan your future at leisure with our **free** guide

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## Secure income

Looking for a secure regular income that'll last throughout your retirement? Then an annuity could be worth considering.

[Call to action](#)

Mike wants a secure income throughout retirement

Mike is a 60 year old chartered surveyor. He likes security and this goes for his retirement too.

[Call to action](#)

## Flexible income

An annuity isn't the only option to get an income from your retirement pot - have you looked at how drawdown could work for you?

[Call to action](#)

Jim wants a flexible income he can manage

Jim has just celebrated his 64th birthday. What he wants is flexibility from his retirement pot. He wants to be able to take income as and when he needs it.

[Call to action](#)

## Cash lump sum

You can take some or all of your retirement pot as cash - but don't lose sight of the consequences.

[Call to action](#)

Sarah wants to take a cash lump sum

Sarah has recently celebrated her 60th birthday. She'd like to take her retirement pot as cash.

[Call to action](#)

### Changes to pensions

The Government has announced the most fundamental changes in almost a century to the ways you will be able to use your retirement pot.

**Will these changes affect you?**



#### News item #1

The Government has announced the most fundamental changes in almost a century to the ways you will be able to use your retirement pot.



#### News item #2

The Government has announced the most fundamental changes in almost a century to the ways you will be able to use your retirement pot.



#### Useful links

[How are my funds performing?](#)

[Manage my payments](#)

Need more help? Then visit our [help & support](#) pages.

#### Retirement scenarios

Take a look at different scenarios to see how the pension changes could affect your retirement plans.

[View scenarios](#)

#### Talk to us

Existing customer or new, please get in touch if you need to talk to someone.

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