

# Pre-pensioner

## Plan your finances Pre-retirement planning

Elaborate pre-retirement planning is an extra service that Willis Towers Watson can offer in addition to the advice you are offered in relation to your company pension plan. This advice can help you get an overview of some of the many questions that arise when you are approaching retirement.

- What will your financial situation be when you and your partner retire?
- When can you afford to retire?
- In which order should your pensions be paid out?
- Are you unsure about whether you are doing the sensible thing in relation to public sector benefits?
- How do your pension plans and your partner's pension plans affect one another?
- Do you know which financial opportunities your home will give you?
- How do you best safeguard yourself and your partner in retirement?

### What does the advice cost?

Elaborate pre-retirement planning normally costs DKK 12,000, but Willis Towers Watson customers get a discount that reduces the price to DKK 9,500. In most cases the payment for the advice can be deducted from your pension savings. This means that you don't actually have to "take out your wallet", and that the net costs are reduced to about DKK 6,500.


The amount covers Willis Towers Watson's preparation, an advice session with one of our impartial advisors that will last 1.5 hours as well as a follow-up session that will take place approximately three months

before you retire. If you don't get a total financial gain of minimum DKK 20,000, the entire advisory service is free.

The advice sessions will take place at one of our offices, which are located in Nærum, Middelfart, Aarhus, Holstebro and Aalborg.

### At the advice session we will go over:

- Your and your partner's expectations for retirement.
- Which elements that should be included in the retirement finances.
- A detailed payout budget based on your and your partner's pension plans as well as any equity or available funds that you wish to include in the budget.
- Current contributions to pension plans – are they optimal in relation to tax rules and public sector benefits?
- Rules about state pension– what payout can you expect to get?
- Early retirement benefit – Calculation of the early retirement benefit when the payout from your pension has been set off against it.
- The returns and the costs of your pension savings during the payout period.

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- Beneficiaries and the rules of inheritance (your own children, children you have with your current partner and stepchildren).
  - Will, gifts to children and power of attorney.
  - The options of getting different subsidies in retirement.

#### After the advice session

- You will get a (payout) budget for a period of minimum 20 years.
- You get a concrete plan of action for the period up to your retirement.

- Advice over the phone if there are any changes in the data that the budget is based on.
- A follow-up session about 3 months before retirement, where all previous data are adjusted.

Contact us on telephone 88 13 96 00 or on email [senior@willistowerswatson.com](mailto:senior@willistowerswatson.com)

You can find more information about pre-retirement planning on our website: [willissenior.willisweb.dk](http://willissenior.willisweb.dk)