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Nota di contenuto	Cover -- The Financial Times Guide to Pensions and Wealth in Retirement -- Contents -- Preface -- Acknowledgements -- The second edition -- Part 1 Pensions: what they mean to you -- Solving your own personal pensions crisis -- How do I visualise my retirement? -- The 'pensions crisis' -- Planning for your retirement -- Pensions: an overview -- Recent changes in pension rules -- Are pensions the best way to save for retirement? -- Drawing up your retirement saving plan -- How much will I need? -- How much am I currently saving? -- Your pension shortfall -- How much will it cost to plug my shortfall? -- Other ways to reduce your pension shortfall -- Women and pensions -- The self-employed -- Part 2 Private pensions -- How private pensions work -- Tax relief -- Getting money into a pension for no net outlay -- Drawing an income -- Tax-free cash lump sum -- Pensions as medium-term savings vehicles -- Limits on pension saving -- Pensions for children and non-working family members -- Personal and stakeholder pensions -- Personal pensions -- Stakeholder pensions -- SIPP's -- How to beat the corrosive effect of charges -- Workplace schemes: money purchase -- Will my workplace pension be enough? -- Occupational money purchase schemes -- Group personal pensions

and group stakeholder pensions -- Recoup unclaimed higher rate tax relief -- Security of workplace money purchase schemes -- Auto-enrolment and Nest -- Workplace schemes: final salary/defined benefit -- Bad press for final salary schemes -- Security of defined benefit pensions -- Buying added years or additional pension -- Additional voluntary contributions -- Transfers out of final salary schemes -- Death benefits -- Self-invested personal pensions (SIPPs) -- What is a SIPP? -- Different types of SIPP -- SIPP charges -- Transfers into SIPPs -- Investing in commercial property -- Borrowing -- Shares. Drawing benefits -- Family/own-trust SIPPs -- Small self-administered schemes (SSASs) -- How an SSAS works -- Investing in the sponsoring company -- Lending your pension to your company -- Commercial property -- Drawing income from an SSAS -- Estate planning: scheme pension -- Investment strategy: constructing your portfolio -- The relationship between risk and return -- What can I invest in? -- Asset allocation -- Asset classes and their risks -- Your attitude to risk -- How much risk can you afford? -- Ethical investing -- Part 3 State pension provision -- State pension -- State pension: what will I get? -- State second pension -- Delaying state pension -- Inheriting state pension -- Inheriting state second pension -- Pension Credit and means-testing -- Extra money for lower income pensioners -- How Pension Credit works -- Pension Credit, means-testing and the disincentive to save -- So should I give up on pension saving altogether? And should I opt out of Nest or the employer's pension scheme I have been automatically enrolled into? -- Contracting out of the state pension system -- How contracting out has worked -- From creation to abolition -- Contracted-out occupational schemes -- Claiming compensation for incorrect advice to contract out -- Part 4 Wealth management in retirement -- Managing your retirement -- Choosing when to retire -- Non-pension assets -- How will your income needs vary through retirement? -- How to convert your pension into income -- Early retirement -- Working later than you had planned -- Raising cash on your home: equity release -- Annuities -- Shopping around for the best deal -- Inflation protection -- Providing for a spouse or partner after your death -- Guaranteed annuity payments -- How do I want to be paid? -- Annuities for smokers -- Annuities for people in poor health -- Fixed-term annuities. Investment-linked annuities: with-profits annuities -- Investment-linked annuities: variable annuities -- Income drawdown -- How income drawdown works -- Capped drawdown -- Flexible drawdown -- What happens to the fund on death -- Retirement savings not held in pensions -- Investment approach -- Disputes and unclaimed pensions -- Disputes over pensions -- Unclaimed pensions -- Retiring abroad -- Residency requirements -- Currency risk -- Inheritance Tax planning in retirement -- Unmarried couples -- Gifts made when you are still alive -- Useful contacts -- Index.

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## Sommario/riassunto

This book will help you navigate your way through the complex maze of state, private, workplace and individual pensions, offering you a range of achievable solutions you can carry out yourself to make a significant difference to your retirement income. It explains the different types of pension that exist and offers expert advice on efficient ways to build a secure retirement and how to manage that security once you have retired.

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