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**INSIGHT4UNIVERSITIES**

At Insight4universities we specialise in advising University staff across the UK on their retirement plans. We believe that all University staff should start planning for their retirement as early as possible and review their plans on a regular basis. One of the ways we achieve this is through cashflow planning and forecasting. The cashflow process measures your income and expenditure both now and in the future and also factors in analysis of your assets, including growth, acquiring new assets and whether these would be required to supplement income during retirement. This enables you to have a clearer understanding of your retirement and therefore enables us to build for the future you desire.

All of our Independent Financial Advisers are fully adept in all areas of financial planning, with an indepth knowledge in retirement for University lecturers and supporting staff within the industry. We specialise in providing advice on the NHS, SAUL and USS Schemes.

**Are you concerned about your financial future?**

**Are you confident you can live the lifestyle you desire in retirement?**

**Do you need help planning for your retirement?**

We are offering you a complimentary, no obligation review, so you can start planning now for a secure financial future. Our area of expertise includes:

How to calculate your pension

Future over-funding in relation to Lifetime Allowance

Helping you understand your Annual Allowance position and how this will impact on your future retirement benefits

Buying additional pensions

Early retirement and its implications

Additional ways of boosting your pension and other scheme benefits

Take control over your future today by calling our University Team on 01603 268080 or email [clientrelations@insightifa.com](mailto:clientrelations@insightifa.com) to book your appointment….

Click here for further information on our service and areas of expertise