

Act now to secure your pension income

By **Russell Golledge**, a Chartered Financial Adviser with DG Financial Services Ltd in Diss

If you're edging towards retirement, you should lock into great pension interest rates now before the market declines.

In recent years, annuities – which provide an income in retirement – have offered good value for money.

We are currently looking at an annual return rate of 6.7% for a 65-year-old and 7.5% for someone aged 70, with a £50,000 pension pot, which are terrific returns.

But interest rates are now destined for a gradual decline, and this will significantly effect

the pension income from your annuity if you don't act quickly.

Annuity rates are not guaranteed and will rely on your health and lifestyle – even minor health issues can lead to higher rates for you.

So to discuss your personal circumstances, contact us today and we will give you the best advice on what we can achieve for you.

Russell Golledge is a director with the family run business DG Financial Services Ltd from Diss, a company started by his father, authorised and regulated by the Financial Conduct Authority.



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