

Do you want an even more comfortable retirement? If so, come along to our short presentation and we'll give you lots of useful information about your scheme and ways you could boost your retirement income.

Andy Silvey, a Retirement Education Consultant from Prudential, one of the appointed AVC providers to the LGPS, will be delivering the presentation. He will show you how starting or increasing Additional Voluntary Contributions (AVCs) could help boost your pension pot.

### Why choose an AVC?

- **A helping hand from the taxman.** You'll get tax-relief on the money you pay into your AVC. So, an extra £100 per month will cost a basic rate taxpayer £80 and a higher rate taxpayer usually £60.
- **More money in your pocket.** At retirement you can take up to 100% of your AVC pot as tax free cash, as long as this isn't more than 25% of your total pension pot.
- **It's so easy to contribute.** The payments come straight from your salary and will only take you a few minutes to set up.
- **It's your choice.** You can adjust, or even stop, your payments at anytime to suit you. You can also choose to make lump sum payments.

### Book your place today.

- Email your name and daytime contact number with your preferred time to [bexlevavc@prudential.co.uk](mailto:bexlevavc@prudential.co.uk). Please type '<Location and AM or PM>' as the subject line.
- Call our booking line on **0800 015 4615**. Our lines are open weekdays 9am to 5pm.

Prudential will use your details to contact you to book an appointment with a Retirement Education Consultant.

The above is based on our current understanding of taxation rules (as at February 2010) which may change and the tax impact will depend on your individual circumstances. Your fund value may go down as well as up and your retirement fund may be less than what you have contributed.



Andy Silvey

### Date(s):

13th, 16th, 27th &  
29th September

### Time:

1 hour presentation(s) start at  
10am, 12pm, and 3pm.

### Location:

13th & 16th September  
workshop to be held at:  
Hill View, Hill View Drive,  
Welling, Kent, DA163RY.

27th & 29th September  
workshop to be held at:  
Room 105, Civic Centre,  
Broadway, Bexleyhealth,  
Kent, DA67LB.

### Email:

Email your name and daytime  
contact number with your  
preferred time to  
[bexlevavc@prudential.co.uk](mailto:bexlevavc@prudential.co.uk)

