



Part of the Department
for Work and Pensions

Pension Guide
FREEPOST (NAT 5951)
Ashby de la Zouch
LE55 7QP

Letter to men who asked for
government information about
pensions

April 2004

Dear

You told us in a recent survey that you were interested in receiving information about pensions, so we've enclosed *A guide to your pension options*, the first in a series of free, impartial guides produced by the government.

After reading this, you may want to read some of the other guides in the series which go into more detail about the different pension choices available to you. They describe how your pension options vary according to your circumstances. For example, taking a career break to raise a family, combining paid work with caring for relatives, being self-employed or getting divorced can all make a difference.

Everyone needs to plan ahead for their retirement. The basic State Pension will give you a start but to have the lifestyle you want when you retire you'll need to think about a second pension, and the sooner you can start the better. You can build up a second pension (on top of your basic State Pension) through the state, or by a private arrangement of some kind. The enclosed leaflet gives more information.

Even if you've already got a second pension, you should not be complacent. You should review your arrangements regularly to make sure your pension is working towards giving you the income you want in retirement.

If you'd like to receive more guides you can call us on **0845 31 32 33**, quoting reference PGM, or you can order or download them from our website at www.pensionguide.gov.uk. If you prefer, fill in the enclosed order form and send it to us at Pension Guide, Freepost NAT5951, Ashby de la Zouch, LE55 7QP. A textphone service is also available for people who have difficulties with their hearing or speech on 0845 604 0210. All the guides are also available in Welsh, audio cassette and Braille.

Yours sincerely

Marketing Manager

PS: Only you can make decisions about your pension. But don't delay – the sooner you take action the better.

For your free pension guide(s) complete the application form,
or call **0845 7 31 32 33**



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Pension Guide
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Ashby de la Zouch
LE55 7QP

Letter to women who asked for
government information about
pensions

April 2004

Dear [redacted]

You told us in a recent survey that you were interested in receiving information about pensions, so we've enclosed *A guide to your pension options* and *Pensions for women – Your guide*, which are part of a series of free, impartial guides produced by the government.

After reading these, you may want to read some of the other guides in the series which go into more detail about the different pension choices available to you. They describe how your pension options vary according to your circumstances. For example, taking a career break to raise a family, combining paid work with caring for relatives, being self-employed or getting divorced can all make a difference.

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Ashby de la Zouch
LE55 7QP

Letter to men who responded to
question in 'private pensions' section
of Postal Preference Survey

April 2004

Dear

You indicated in the Postal Preference Survey that you were interested in receiving information about pensions. To help you understand your options the Government has produced a series of free, impartial guides.

The introductory guide, *A guide to your pension options*, tells you about state, occupational, stakeholder and personal pensions. You may also want to read some of the other guides in the series which go into further detail about the different pension options available to you. They describe how your pension choices vary according to your circumstances. For example, taking a break to raise a family, combining paid work with caring for relatives, being self-employed or getting divorced can all make a difference.

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Letter to Women who responded to
question in 'private pensions'
section of Postal Preference Survey

April 2004

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