



Lowland in the News

Pension planning is a big topic in the personal finance pages of newspapers right now – because everybody with retirement in their sights, whether a few years or a working lifetime away, knows how important it is to take action.

Before taking action, take advice just as the newspapers do, calling Lowland Financial for an expert opinion.

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... £50,000 a year... the lowest would be £2464, a difference of £506.

Graeme Mitchell, managing director of Lowland Financial, an independent financial adviser, says: "There is not enough awareness of the open market option – and pension companies do not make it easy enough for people to exercise their right to search the open market. But 99 times out of 100 you can do better by shopping around."

The type of annuity you choose can affect your income too. A level annuity...

...annuities are a hard moment because in the early years, to live well into your life, the escalating annuity make up the lost income. "It all depends on your life expectancy and you may have a level annuity towards a level annuity current market."

For example, the annuity would currently be £2737, compared with an escalating annuity. You can also expect...