

Your financial future made simple

Whether you're early in your career or a few years out from hanging up your hat, life after work will one day welcome us all. That's the day we start enjoying our hard-earned pension savings.

Ways to access your pension

There are three main ways to access your pension money:

A



Flexible income

Take money from your pension when and how you like through flexible drawdown – with regular or ad-hoc payments, or both.

B



Lump sum payments

Take money straight from your pension pot as a one-off or series of lump sums, whenever you need to.

C



Guaranteed lifetime income

Buy an annuity from an annuity provider with part or all of your pension pot, and in return you'll receive regular payments.

Good to know: you don't have to take your pension as soon as it's available. Leaving it where it is can give it more opportunity to grow*.





The Cushon Retirement Hub

It's important to be prepared for the choices ahead. That's exactly why we've created the Retirement Hub – to give you clear, practical guidance that cuts through the jargon and helps you feel confident about your financial future.

[Explore the Retirement Hub →](#)

Other support available

✓ Free guidance

Access government services like MoneyHelper and Pension Wise for free and impartial help understanding your options.

✓ Professional financial advice

For personalised recommendations, an independent financial adviser can assess your complete situation and suggest the best approach for your goals.

✓ Interactive explainers

Real examples and visual guides that show exactly how different choices work, including what you'll actually receive after tax.

✓ Iris, our friendly digital assistant

Lost track of a pension? Iris can help find old pensions and combine them with your current one.

✓ Scam protection

Learn how to spot and avoid pension scams, including warning signs of fraudulent schemes and pressure tactics.



Iris

The value of investments can go down as well as up which means you may get back less than you put in. We do not provide financial advice.

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Build a feel good future