

Complimentary
Redundancy
Webinars for
UNISON
Members

The financial impact of Redundancy

Lighthouse Financial Advice is organising a series of webinars to encourage **UNISON members** who are facing redundancy to secure their financial future. You should attend one of the webinars if you would like to find out whether you could benefit from advice that helps you to understand how:

- much redundancy pay you will get and any state benefits to which you may be entitled
- you may be able to replace benefits you currently enjoy, e.g. pension contributions or death-in-service cover
- to make the most of your lump sum and other savings, e.g. retire early or pay off your mortgage
- your financial circumstances will change
- to manage your money for the longer term and counter the effect of inflation

The webinars will be presented by one of our fully-trained financial advisers. They have the knowledge and expertise – including a detailed understanding of state, workplace and public sector pensions – required to help you whatever your financial circumstances or stage in life.

WHERE: Log in conveniently from your personal computer or device

WHEN: DATE AND TIME

BOOK YOUR PLACE: Email or call the person below, stating the webinar time and date –
NAME at xxx.xxx@lighthousegroup.plc.uk or on xxxxxxxx

If these dates aren't convenient, please get in touch and we will arrange an alternative convenient personal telephone appointment for you.

Following the initial consultation, if you wish to appoint Lighthouse Financial Advice as your financial adviser we will explain and agree any charges with you before undertaking any work on your behalf.

The value of your investments can go down as well as up, so you could get back less than you invested. A pension is a long-term investment. The fund value may fluctuate and can go down. Your eventual income may depend upon the size of the fund at retirement, future interest rates and tax legislation. Tax advice which contains no investment element is not regulated by the Financial Conduct Authority.

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