

## Happy Easter!

As we approach Easter it is a good time of year to consider all the shifts and changes in the financial services arena for 2014.

The recent Spring Budget has introduced radical reforms in the pension's world creating far greater choices for us all in how we choose to plan for our retirement.

The new gained freedom will allow greater flexibility and change in the way that people in retirement can access their pension savings. As we are living longer and our needs are becoming more varied, the reforms will offer new greater simplified tax rules to give people unfettered, flexible access to our pension savings.

This budget announces support for savers at every stage of our lives, from the most significant expansion of the ISA system since it was introduced, through to further support for low earners by reducing the starting rate of savings tax.

With these fundamental changes from the government to how people can access their pensions in nearly a century, the ability to gain further understanding to make an informed choice to best suit needs and objectives is vital.

Therefore the importance of receiving impartial, independent face-to-face advice to help people make the choices best suited to their needs is crucial when planning and approaching retirement.

In summary it seems that a thoughtful and mature budget has created greater opportunities for us all in how we plan and save for our future aspirations.

Taking greater responsibility for our financial futures, having access to the best advice and building on the government's long-term economic plan for future economic security is all positive progress.

Best Wishes

A handwritten signature in black ink that reads "Julia". The script is fluid and cursive, with the 'J' and 'L' being particularly prominent.