# Pensions Seminar

Thursday 12 November 2014

08:00 for 08:30 to10:00

Tyneside Cinema Café, Pilgrim Street, Newcastle upon Tyne, NE1 6QG

This seminar is designed to provide you with practical insight in the Freedom and Choice in Pensions legislation introduced as a concept by George Osborne in the 2014 Budget. We will explore the headlines but also delve into the details regarding tax free cash, the Minimum Income Requirement, the impact on the annuity marketplace, the enhanced flexibility this new legislation will bring and the impact on the annual allowance and early retirement age.

Whilst the detail of any changes to pension death benefits will not be known at the time of the seminar, we will discuss the current basis and consider what changes the Treasury may suggest in the Autumn Statement, scheduled for 3rd December 2014.

**Jonathan Bray** has over 19 years of experience within Financial Services and specialises in corporate and individual pensions and tax planning as well as a full range of financial planning knowledge. As Head of Corporate Services, his role is to support businesses in meeting their automatic enrolment and workplace pension obligations together with providing a complete package of employee benefits such as Death in Service Schemes and Income Replacement insurances. Jonathan holds the Diploma in Financial Planning (QCF Level 4) and is working towards his Chartered Financial Planning Certificate.

Jonathan has built up an impressive knowledge of pensions over the years and would be more than happy to regale you of some of his anecdotes if you have more than a couple of hours to spare…

**Booking:**

There is no charge to attend this event but please register in advance so that we can cater accordingly

Further information contact Joanne Lucking on 0191 300 0532 [joanne.lucking@icaew.com](mailto:joanne.lucking@icaew.com)

**\*I/we would like to attend Pensions briefing on Wednesday 12 November 2014.**

Name: Organisation:

E-mail: Tel:

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Postcode:

Institute Membership No. (if applicable): ⬜⬜⬜⬜⬜⬜⬜

**RETURN TO: Joanne Lucking, ICAEW Northern, PO Box 101, Prudhoe NE42 9AQ**