



# FREEDOM: Pensions – you can have it all..

Wednesday 20 May 2015

08:00 for 08:30– 10:00hrs

Tyneside Cinema Café, 10 Pilgrim Street, Newcastle NE1 6QG

This seminar is designed to provide you with an update regarding the Freedom and Choice in Pensions legislation introduced as a concept by George Osborne in the 2014 Budget. Whilst this is an update, the content is equally suitable for individuals who missed the original presentation at the end of 2014.

During this seminar, 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, the changes to the annual allowance & early retirement age and the new death benefit regime which comes into force on 6th April 2015.

With every new piece of pension or tax legislation, there are new practices to be established, this seminar will also look at the impact of RTI and PAYE on individuals looking to access their pension fund as a lump sum as a result of HMRC Pension Schemes Services December 2014 Newsletter - Number 66

Jonathan Bray, has over 20 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.

Hot breakfast rolls and porridge pots will be available from 07:45; briefing will start 08:00.

**Tickets**

No Charge

**Booking**

icaew.com/Northern or NorSCA.co.uk

**Further information**

You can find out more information, check availability and reserve your place by contacting: Alison Tait T +44 (0)131 202 1252 or E [alison.tait@icaew.com](mailto:alison.tait@icaew.com)

**\*I/we would like to attend the Freedom pensions event on Wednesday 20 May 2015**

If booking for multiple attendees please insert the lead name below with details of others - name, organisation & membership number - overleaf

Name: ..... Organisation:.....

E-mail: ..... Tel:.....

Address: ..... Postcode: .....

Institute Membership No. (if applicable):       I wish to reserve ..... place(s) at the above seminar

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