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2) Investment gains made within your pension are also tax efficient because they are exempt from Capital Gains Tax and Income Tax. 3) When you come to take your pension, at the age of 55 or later, you have the option to take up to 25% of your pension pot as a tax-free lump sum.

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This is available when you reach state pension age, currently rising from 65 to 66. While the old-style basic state pension has gone up £3.25 a week to £129.20 for 2019/20, state pension for people reaching retirement age since April 2016, has gone up £4.25 a week to £168.60 for 2019/20.

Pensions: Everything you need to know for retirement

20 mins 30 mins 40 mins 45 mins 50 mins 1 hr 1 hr 10 mins 1 hr 20 mins 1 hr 30 mins 1 hr 40 mins 1 hr 50 mins 2 hrs 2 hrs 10 mins 2 hrs 20 mins 2 hrs 30 mins. To bank your CPD please complete the...

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For more information see our guide on the State Pension. To be eligible for the full State Pension you will need 35 qualifying years on your National Insurance (NI) record. You'll usually need at least 10 qualifying years on your NI record to qualify for any State Pension at all. Defined benefit pension

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