

skandia :

Livet lige nu



Preparing for your
pension advice meeting

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When you set up a pension plan or change pension providers, some of the things you will need to consider is how much you wish to pay into your new plan and if the insurance components cover your needs. A good time to make those decisions is during a meeting with your pension adviser who is there to help you make the right choices.

You can prepare for the meeting by considering the following issues:

Saving for your retirement

- For how many years do you expect to need an income from your pension, and what should your retirement income be?
- How do you want to receive your pension benefits? (as regular payments over a number of years by choosing an instalment pension scheme or as a fixed amount in a life annuity scheme that will continue for the duration of your life).
- Do you want to invest your pension savings yourself, or would you prefer to leave that to Skandia's experts?
- How big is your risk appetite?

Insurance covers

- What would your financial situation be if you were to lose your earning capacity due to illness or accident?
- How do you wish to provide for your family if you should die before reaching retirement age?
- Have there been major changes in your life since you last reviewed your insurance covers? For example, have you bought or sold a house, have you had children or have you been married or divorced?



You can read much more about pensions savings with Skandia at skandia.dk/pension.

→ What to bring for the meeting

You may consider bringing the following to the meeting:

- Your latest pay slip
- Your NemID
- Names and civil registration (CPR) numbers of your children (aged under 24) and of your spouse or partner
- A list of your current pension plans – you can find it at pensionsinfo.dk
- A list of any private pension savings you may have, for example with your bank or other pension provider.

