

I wanted to know every single option whether to take a lump sum or whether to take 25%, what I was going to do with it, and then I went home, discussed it with my husband and we worked out what was best for us and went back and asked more questions before we actually decided.

You got to sit down and make sure that you are gonna get something that's gonna provide you with an income over a period, whatever that period is going to be.

Make sure you are satisfied with what you're gonna get. I didn't know much about pensions but the position I was in at the time, it was recommended that I had one and it seemed sensible, so I did.

The government pension to me is a safety valve. You know you're gonna get it. But if you have other pots around you, then you can deal with life a lot better, your spending would be more accessible. So, for me, I wouldn't put all my eggs in one basket. I would spread it thinly, and that's what I've done.

I think the best thing that my husband has done was to buy a private plan and also I've got my company pension as well so I think that will help. You've got to be sure that you are confident and you're aware of what you're actually buying before you actually sign on the dotted line and say, this is what I'm gonna get because it's a lifetime annuity.

So once you go with that, you need to look inside at the information. That's provided and be assured of it before you take it out.