



Dear Member

It is uncanny how quickly the years go by. We get older, the grey hairs start to appear, children grow up, and before we know it retirement draws near.

As retirement approaches there are many factors for you to consider. These include general issues like where you will live and what you will do, as well as more specific financial decisions that will affect your financial security during your golden years. One of the most important decisions you need to make is how best to invest your retirement capital to ensure that you get the income you need once you stop working.

As a member of the LA Retirement fund you have access to an in-fund living annuity which enables you to easily purchase a very cost-effective monthly pension from the fund at retirement. The in-fund living annuity's flexible structure gives you the power to choose the level of your monthly pension.

Please click [here](#) for more information on the **benefits of a living annuity** and details how the **in-fund living annuity** works.

If you need some assistance making sense of all the options and choices available to you when you withdraw or retire or just some help understanding the benefits available to you in the fund our Fund Counsellor, John Lenford is here to help you.

You can contact John as follows:

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Remember, the right kind of planning at the right stage in life will determine whether you have a happy retirement or one fraught with financial worries, the choice lies in your hands. Planning for your retirement lets you look forward to the years when you have no obligations to an employer and when your time is entirely your own.

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