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## Introduction

The subject of pensions and the provision of pensions has been a hotly debated topic over the last decade. The issue of catering for future needs has been a problem that has vexed government, employers and individuals.

This book takes a look at the issues surrounding pensions and also discusses the different areas of provision, from the state pension to personal pensions and also the tax and benefits implications.

One thing is for sure, if a person does not, either through an occupational scheme or through some other type of personal pension plan, ensure that they are saving regularly to provide a decent level of pension for their retirement, then they will find themselves, as millions have, in a poverty trap.

The whole thrust of this book is to help individuals understand the pensions system in the United Kingdom, to open eyes to the implications of not providing for retirement and to point the way to the right sort of plan for them.

The book is split into different sections, pensions generally, sources of pensions, occupational pensions, stakeholder pensions and other forms of savings. At the very least, the information contained within should enable a person to make an informed choice and to begin to provide security for the future.

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