

I knew very little about annuities. It was suggested that I start looking and thinking as I'm of the age where my pension is available to me.

I first went and discussed it with friends because they're all of a similar age to me, but at the end of the day I make my own decision.

If someone is interested in maximizing their income then it's absolutely essential to shop around.

Going to be a grandmother something happened to me that made me think, do something with this amount of money. I wanted to just do it, get it over and done with and feel safe. And that's exactly how I feel.

My first port of call was to an IFA. I picked up a little knowledge there and then I really did some full research on the internet. I found it very, very helpful to get new knowledge.

My main responsibility is making sure that my wife is fully protected.

I talked to a couple of people and talked about things because they were maybe a couple of years older than me, so I thought maybe they've been through this.

But in fact, they hadn't, although they were now having second thoughts. Maybe they either should have done or maybe still could. Really look into it because it's quite a big decision. It's quite an important decision.

I knew very little about annuities to be honest. My husband said we've got to start to consider what you want to do with your pension and then he prompted me into doing something about it.

I would go online and seek out any information that I feel I need. It just gave me an idea of I suppose what I was looking for. You have to shop around, you have to look, speak to people, older people who have retired, who have taken annuities.

They're the best ones because they've done it.

Get the facts and figures that relates to their circumstances, speak to a financial advisor just to verify that everything you may have decided on is right because you only get one crack at it, so do it right.