Please contact us if you would like this document in an alternative format.

HUB PENSION CONSULTING

PART OF JUST.

RETIREMENT ADVICE – OUR APPROACH

About us

We specialise in providing advice to members of defined benefit (final salary) schemes, and we've been appointed by the Trustees of the Bridon Scheme to provide you with financial advice in relation to the retirement income options available to you.

In a nutshell, we'll:

- help you to understand the pension benefits available to you by keeping your pension within the scheme
- help you to understand the options and benefits available to you, and the risks of transferring out of the scheme and into a personal pension
- advise you as to whether or not taking a transfer would be right for you.

It's a legal requirement to take independent advice before you can transfer if the cash equivalent value of your benefits is greater than £30,000.

If you move away from your defined benefit pension scheme, you can't change your mind and transfer back later. Taking financial advice, regardless of the value of your benefit, is a good idea.

All of our advisers are pension specialists, and we have experience of dealing with pension transfers that range in value from less than £1,000 to £2.9 million. We've been providing pension advice for over 10 years.

Our fees

Your scheme will be paying for the advice we provide. Those fees are not dependent on your advice outcome, and you can therefore rest assured that our advice is completely impartial.

You're welcome to use an alternative financial adviser of your choice. You will be charged for their services, either directly or indirectly. You can locate alternative advisers via unbiased.co.uk

Your journey

This outlines the steps in the advice journey, should you decide to take advice with us.

WELCOME PACK

This will tell you who we are, what we do, and outlines the journey ahead.

INITIAL EDUCATION

A chance for you to learn the basics about defined benefit pensions via a series of videos.

This stage helps you to decide if you wish to continue with the journey.

FACT-FIND

Where we find out more about you.

Complete our interactive, online questionnaire or a paper version. Our Helpdesk are on hand to help and to answer any generic questions you might have.

INITIAL CONSULTATION

A consultation with one of our advisers will be arranged for a date and time that suits you. This is a chance to discuss your specific objectives. We'll then recommend whether staying in the scheme or proceeding to full advice (as further investigation is required) is right for you.

FULL ADVICE CONSULTATION

If we've established that further investigation is required, you'll have a further advice session where your adviser will go in to further detail with you and run through the figures, to establish what the best possible outcome will be for you.

PERSONALISED RECOMMENDATION

We'll send you a report with our recommendation and the details of any next steps.

For further information please visit **hubpensionconsulting.co.uk/Bridon**