

If you have previously worked with an employer that offered a Defined Benefit scheme with guarantees, or “safeguarded” benefits, this INFORMATIVE brochure will help you decide what you should be considering

Final Salary / Defined Benefit Pension Transfers

“Safeguarded” benefits are pension guarantees linked to your income or lump sum

Know the FACTS!

1. The FCA (regulator) take the view that most people should retain safeguarded benefits and should not transfer them.
2. You should never, in our opinion, take advice about the transfer from one party (who you may never have met) and then do a transfer and the ongoing investments with a second party.
3. The FCA are concerned about firms “signing off” pension transfers at a client’s insistence, or from unregulated introducers due to poor client outcomes.

Remember: There is no reverse gear after a Defined Benefit transfer takes place.

How do you identify yourself:

SEEKING THE TRUTH

You have been encouraged to transfer your safeguarded benefits after a cold-call or unsolicited referral from a colleague/friend.

SEEKING THE MONEY

You have heard that you can cash in your pension fund and use the money to buy an asset, e.g. a car or house, or pay off debts.

SEEKING WHAT’S BEST

You are considering your retirement and wish to investigate your pension benefits and options.

**Contact us for the full
brochure and one to one
expert advice**

CLICK HERE