



HELPING YOU MAKE THE RIGHT CHOICE



Is your present plan right for you? Divorce settlement?

Whether you have paid up, preserved pensions from previous employers or just wanting to have your own pension after a financial settlement because of a divorce, we can help.

Why consider Pension Transfers?

- free comparison of current schemes and benefits with alternatives available
- Possibility of improved retirement and death benefits
- make sure you meet your targeted pension requirements
- Control of your pension funds
- Consolidation of various schemes under 'one roof' e.g. 'tidying up you pension portfolio'

What are the possible advantages of transferring your pension?

Pension plans have changed considerably in recent years. They now offer you far more control than they once did. Today, you can make choices about:

- the level of charges you are prepared to pay
- the flexibility offered at your retirement date
- the flexibility in which way you wish to take benefits at retirement
- the choice of investments profile you require
- the availability of adding further contributions
- the level of service you receive from the pension provider
- whether you want online access to the details of your plan
- Take advantage of the new April 2006 'Simplification' rules



Transfers may have an effect on your future benefits. Pensions is a complex area of financial advice and may need a detailed analysis and report.

**CALL FOR A FREE
TRANSFER ANALYSIS
REPORT**

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