



I am looking for a review of my pensions and investments. What work do you undertake as part of a review?

When we carry out a review, we typically ask you to sign a letter of authority. This allows us to contact your provider(s) directly and collate detailed information on your plan(s).

Legislation has changed over the years and this can bring advantages and disadvantages. We collate very detailed information on plans to ensure we understand all plan features and the impact for you.

Here is an example of the information we collate for a pension:

- Any Annual Allowance considerations
- Does the Money Purchase Annual Allowance apply
- Any Lifetime Allowance considerations
- Any Lifetime Allowance protection in place
- Any guarantees or enhanced benefits
- Any protected tax free cash
- Any penalties
- Current Investment Strategy
- Investment Options
- Investment Performance
- Charging Structure
- Retirement Options
- Age 75 options / restrictions
- Death Benefit Options
- Death Benefit Nomination
- Provider administration capability and financial strength

Providers do not have the information we need readily available, and it takes time to request and extract the information. The information is then collated into our detailed Portfolio Report.

Once we have analysed the plan features, we overlay current legislation, your circumstances, and objectives to comment on the suitability of your plan.