

Pension Review Service

What is the Pension Review Service?

The aim of the Pension Review Service is to analyse your existing pensions looking at a number of crucial issues. These include:

- How is your pension performing? Are you stuck in under performing insurance company funds? Remember an apparently small increase in performance of 1% per annum, results in an increase in value of nearly 30% over 25 years.
- Is your Pension costing too much? The level of charges involved with your personal pension can severely erode the underlying investment returns and significantly reduce the income available to you in retirement.
- Do you have an old style insurance company pension plan started in the 1970's or 80's? If so, it may contain very valuable guarantees that can enhance the pension payable in retirement.
- In these volatile times, do you know where your pension is invested? Does your pension fund still match your attitude to risk (which has probably changed recently)?
- Will your retirement fund give you the level of income you expect? If not, what do you need to do to bridge the gap?

What is included in the service?

- Free consultation meeting
- Initial report detailing your current financial situation, attitude to risk and how pensions can be proactively managed.
- Gathering of information on all your pension contracts
- Following the analysis of your pensions, we will present you with a detailed report on each of your existing pension contracts. For each contract we will make a recommendation to either retain it in its current form, invest it into different funds within the existing policy, or transfer it to an alternative arrangement. We will also provide you with a strategy to meet any apparent shortfall.
- If you do not wish to proceed with the recommendations made in the report, a fixed fee of £750 will be payable.