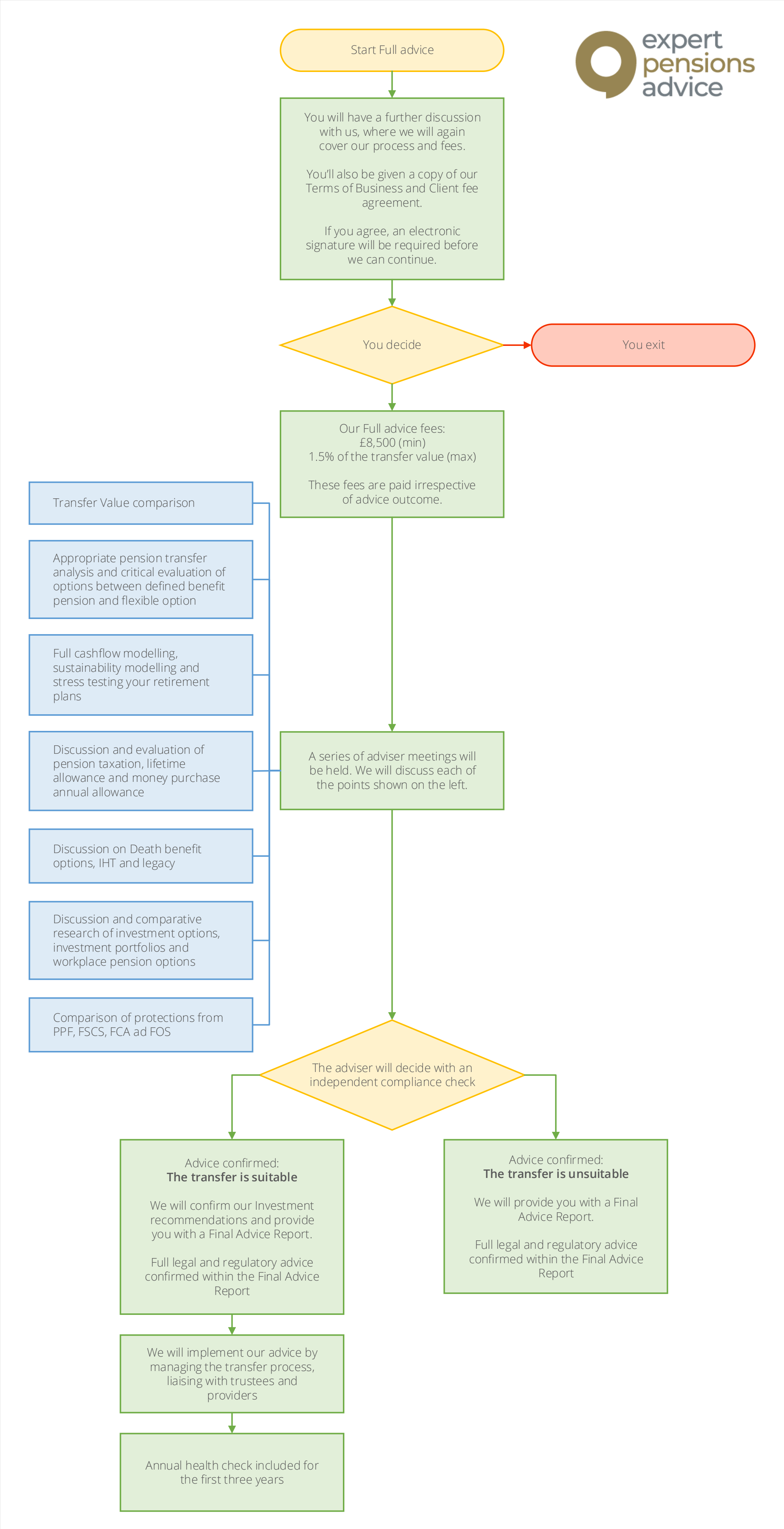
expert pensions advice
Start Full advice
You will have a further discussion with us, where we will again cover our process and fees.
You'll also be given a copy of our Terms of Business and Client fee agreement.
If you agree, an electronic signature will be required before we can continue.
You decide
You exit
Our Full advice fees:
£8,500 (min)
1.5% of the transfer value (max)
These fees are paid irrespective of advice outcome.
Transfer Value comparison
Appropriate pension transfer analysis and critical evaluation of options between defined benefit pension and flexible option
Full cashflow modelling, sustainability modelling and stress testing your retirement plans
Discussion and evaluation of pension taxation, lifetime allowance and money purchase annual allowance
Discussion on Death benefit options, IHT and legacy
Discussion and comparative research of investment options, investment portfolios and workplace pension options
Comparison of protections from PPF, FSCS, FCA ad FOS
A series of adviser meetings will be held. We will discuss each of the points shown on the left.
The adviser will decide with an independent compliance check
Advice confirmed:
The transfer is suitable
We will confirm our Investment recommendations and provide you with a Final Advice Report.
Full legal and regulatory advice confirmed within the Final Advice Report
Advice confirmed:
The transfer is unsuitable
We will provide you with a Final Advice Report.
Full legal and regulatory advice confirmed within the Final Advice Report
We will implement our advice by managing the transfer process, liaising with trustees and providers
Annual health check included for the first three years