

What advice feels like Your pension, your choice

You've got your quote and your retirement is starting to feel real.

You have exciting times ahead and plans you want to make.

The good news is that the Company providing these pension benefits can now offer you plenty of flexibility – **you** choose how you want to enjoy **your** retirement.

Simply put, retirement is a reward for years of hard work. It is the point in your life when you get to do all of the things you have had to put off because you were busy.

There is a lot to think about – and everyone is different. So how do you select the option that is best for you?

The Company recognises that this is a very important decision and has arranged for you to have access to us, to help and support you in making an informed choice about how to shape your retirement.

Who is WPS Advisory?

We are specialists in helping people plan their finances at retirement.

We have worked with over 100 companies and trustees in supporting their members in making informed choices about their retirement.

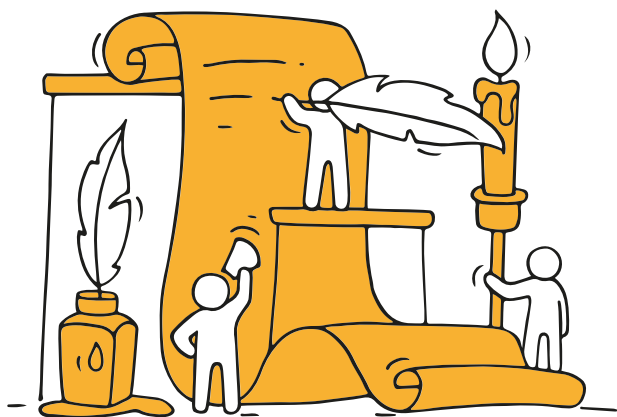
We are authorised and regulated by the Financial Conduct Authority (FCA).

Our fees are paid by the Company. We are paid regardless of the outcome, so you can be confident we are impartial and will act only in your best interests.

If you would like to take up the offer of paid for financial advice, please contact us using the details shown in your introduction letter, or in your offer pack.

Please feel free to visit our website at wpsadvisory.com for more information.

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How WPS Advisory can help you

We cut through the jargon – making your pension and the choices available simple and understandable.

We never start with complicated numbers; we start by listening and understanding your needs, wants and objectives around:

- > You and your loved ones
- > Your plans for the future
- > Any other retirement income, including your State Pension
- > Your tax position

Working with you to create a plan for retirement, the way you want it.

The advice process – what to expect:

When contacting WPSA to register to receive advice, you will be asked to confirm your identity using identifiers unique to you, such as your member reference number and your National Insurance number. You will then be booked in for an advice meeting with an adviser at a time convenient to you. At this stage, we can answer any questions you have about the process however any questions specific to your personal circumstances will be covered during your advice meeting.

You will also be required to complete an online 'fact find' in advance of your advice meeting. This is a 2-stage process to help us understand your plan in your words and to gather some more factual information about you. Depending on your individual circumstances, subsequent meetings may be necessary, and you may need to provide additional information to facilitate the advice process.

So, here are four good reasons to give us a call:

- > Our fees are paid by the Company so our advice won't cost you anything
- > We put you first
- > We give truly independent advice – no products to sell
- > We're passionate about retirement planning

You've worked hard for your pension benefits. Now's the time to make the most of them.

WPS Advisory Limited is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 624546.

WPS Advisory Limited is registered in England & Wales under Company Number 08874015. Our registered office address is: 7 St John Street, Mansfield, Nottinghamshire NG18 1QH.